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THE GREATEST TRUST IN THE WORLD

By CHARLES EDWARD RUSSELL

The meat, fruit, and dairy products on which the American people live grow more costly every year. At the same time the farmer and the cattle-raiser complain they are receiving less for their products than ever before. Why? EVERYBODY'S MAGAZINE commissioned Charles E. Russell, one of the ablest and strongest of our great newspaper writers, to make a thorough investigation and to ascertain exactly the cause of this anomalous condition. The result of his investigations is set forth in the series of articles of which this is the first. He reveals a monster monopoly greater and greedier even than "Standard Oil," with its tentacles fixed in the natural food-supply of the American people, racking producer and racking consumer, and standing resolutely between, gathering toll from each. It is the Beef Trust, remorseless, tireless, insatiable, defying the law of the land and even Wall Street itself, terrorizing great railways, exacting tribute from more commodities than all other trusts and monopolies together, and planning to control the price of every eatable thing grown in our country, and to control it for its own profit. To-day it fixes the price of all meats, fruits, fertilizers, and dairy products; within certain limits it can make the price of wheat, corn, and oats what it pleases. To-morrow it may be able to control the price of every loaf of bread. The growth and development of this terrible monopoly which threatens to reduce to semi-serfdom the farmers of the West and to make its owners the richest men in the world is a story of extraordinary interest, the details of which may well astonish the American people.

IN the free republic of the United States of America is a power greater than the government, greater than the courts or judges, greater than legislatures, superior to and independent of all authority of state or nation.

It is a greater power than in the history of men has been exercised by king, emperor, or irresponsible oligarchy. In a democracy it has established a practical empire more important than Tamburlaine's and ruled with a sway as certain. In a country of law, it exists and proceeds in defiance of law. In a country historically proud of its institutions it establishes unchecked a condition that refutes and nullifies the significance of those institutions. We have grown familiar in this country with many phases of the mania of money-getting, and the evil it may work to mankind at large; we have seen none so strange and alarming as this of which I write. Names change, details change; but when the facts of these actual conditions are laid bare it will puzzle a thoughtful man to say wherein the rule of the great power now to be described differs in any essential from the rule of a feudal tyrant in the darkness of the Middle Ages.

Three times a day this power comes to the table of every household in America, rich or poor, great or small, known or unknown; it comes there and extorts its tribute. It crosses the ocean and makes its

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presence felt in multitudes of homes that would not know how to give it a name. It controls prices and regulates traffic in a thousand markets. It changes conditions and builds up and pulls down industries; it makes

Courtesy of the Butchers' Advocate.

THE LATE PHILIP D. ARMOUR, FOUNDER AND, UNTIL HIS DEATH IN 1901, HEAD OF THE GREAT HOUSE OF ARMOUR & CO.

men poor or rich as it will; it controls or establishes or obliterates vast enterprises across the civilized circuit. Its lightest word affects men on the plains of Argentina or the by-streets of London.

Of some of the most important industries of this country it has an absolute, iron-clad, infrangible monopoly; of others it has a control that for practical purposes of profit is not less complete. It fixes at its own will the price of every pound of fresh, salted, smoked, or preserved meat prepared and sold in the United States. It fixes the price of every ham, every pound of bacon, every pound of lard, every can of prepared soup. It has an absolute monopoly of our enormous meat exports, dressed and preserved. It has an absolute monopoly of the American trade in fertilizers, hides, bristles, horn and bone products. It owns or controls or dominates every slaughter-house except a few that have inconsiderable local or special trades. It owns steam and electric railroads, it owns the entire trolley-car service in several cities, and is acquiring the like property elsewhere. It owns factories, shops, stock-yards, mills, land and land-companies, plants, warehouses, politicians, legislators, and Congressmen.

It defies Wall Street and all that therein is. It terrorizes great railroad corporations long used to terrorizing others. It takes toll from big and little, it gouges millions from railroad companies, and cent pieces from obscure shippers. To-day it is compelling a lordly railroad to dismiss its general manager, to-morrow it is black-listing and ruining some little commission merchant. It is remorseless, tireless, greedy, insatiable, and it plans achievements so much greater than any so far recorded in the history of commerce that the imagination flags in trying to follow its future possibilities.

It fixes, for its own profit, the prices the farmer of the West shall receive for his cattle and hogs, and the prices the butcher of the East shall charge for his meat.

It fixes the price that the grower of California shall receive for his fruit, and the price the laborer of New York shall pay for his breakfast.

It lays hands upon the melon-grower of Colorado and the cotton-grower of Georgia, and compels each to share with it the scanty proceeds of his toil.

It can affect the cost of living in Aberdeen and Geneva as easily as in Chicago and New York.

It has in the last three years increased, for its own benefit, the expenses of every household in America. It controls or influences the prices of one-half the food consumed by the nation. It has its share in the proceeds of more commodities of daily consumption than all other trusts, combinations, and monopolies together, and the prices of these it seeks to augment for its own profit.

It can make, within certain limits, the price of wheat, of corn, of oats, what it pleases; it will shortly be able to control the price of every loaf of bread.

Its operations have impoverished or ruined farmers and stockmen, destroyed millions of investments, caused banks to break and men to commit suicide, precipitated strikes, and annihilated industries.

So great is the terror it inspires in some quarters that citizens under the constitutional guarantees of freedom do not dare, even in the privacy of their offices or homes, to speak a word that this power would not approve of, and guilt-millionaires, railroad

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Photograph by Gessford, New York.

J. OGDEN ARMOUR, NOW PRESIDENT OF ARMOUR & CO., AND THE MOST POWERFUL FIGURE IN THE AMERICAN BEEF TRUST.

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Courtesy of the Butchers' Advocate.

THE LATE GUSTAVUS F. SWIFT, FOUNDER OF THE FIRM OF SWIFT & CO.

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magnates, and captains of industry quail before it.

At every step of its progress it has violated national or state law, or both, and with impunity. It has been declared by federal and state courts to be an outlaw and to have no right to exist. It has gone steadily on strengthening its hold, extending its lines, and multiplying its victims.

We are accustomed to think that the Standard Oil Company is the ultimate of monopolistic achievement; here is something compared with which the Standard Oil Company is puerile; here is something that affects a thousand lives where the Standard Oil Company affects one; here is something that promises greater fortunes and greater power than ten Standard Oil Companies. Reaching out, absorbing industry after industry, augmenting and building, by great brute strength and by insidious, intricate, hardly discoverable windings and turnings, day and night this monstrous thing grows and strengthens until its grip is at the nation's throat.

I am quite well aware that my words may seem extravagant to the generality of readers; to those who know the history and actual operations of the American Beef Trust they will appear an understatement of galling and humiliating truths.

And the most singular fact, the fact that should make all of us stop and think, is that the men that are exercising this incalculable power upon the lives and destinies of their fellow-creatures, are not bad men; as the world goes, they are very good men. They operate one of the most cruel and oppressive monopolies; they would not knowingly be cruel or unjust in any affair of personal conduct. The business they conduct is merely piracy on a gigantic scale; they are themselves kindly, generous, and upright. Like other men they have been driven along by an economic evolution beyond their knowledge or control. They are as certainly the victims of conditions as are the people on whose family tables the American Beef Trust grows fat.

And the instrument that conditions placed in their hand for the making of this tremendous power is a thing so small and simple, so obvious and apparently so easy to eliminate, that the nation seems chiefly to blame for having ever tolerated it.

Because the foundations of the American Beef Trust that now ramifies in so many directions and affects so many millions in so many ways rest solely and squarely upon the railroad rebate, and upon nothing else.

Discriminating rates and advantages for the big house against the little, that was the source of this Trust. It was so with the Standard Oil Company; the story of that great monopoly is only repeated with more disastrous results. The utterly illegal, utterly indefensible, utterly unjust and anarchistic rebate—is it not strange that having seen one Old Man of the Sea rise from this source and be saddled upon us, we allow the same cause to produce another?

$25,000,000 TO THE AMERICAN BEEF TRUST IN REBATES PROHIBITED BY LAW

True, all rebates, all special advantages, all concessions, reductions, and variations from published tariff rates, all preferences of one shipper over another, are condemned and forbidden in the Inter-State Commerce Act of the United States; no prohibition was ever written into law more expressly and positively than this. In spite of all, the American Beef Trust from its initial stage, as a "gentlemen's agreement," received rebates on all the railroads of the United States, is receiving them to-day, and will continue to receive them for many days to come, law or no law. Does this suggest any reflections to your mind? Here is the law as clear, as emphatic as any law ever written, and here is the plain fact of its incessant violation, and from that violation has come the most oppressive and most exacting tyranny of our commerce. Probably in this year of grace the railroads of this country will pay to the American Beef Trust $25,000,000 in the rebates that are prohibited by law; everybody that knows anything of the subject will know that they are paid; it will appear on the books of the various railroad companies that they are paid; and there will not be raised one hand anywhere to enforce the law and stop the payments.

THE REVOLUTIONIZING EFFECTS ON THE WORLD'S FOOD-MARKETS OF THE INVENTION OF THE REFRIGERATOR CAR

This is the literal fact. There is no attempt to disguise the lawlessness except in the matter of names. The rebates are not called rebates; they are called Private Car charges, but they are rebates, pure and simple, and by their means, and none other, this Imperial Power has been created.

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In the succeeding chapters of this narrative I hope to tell the whole amazing story of these illegal operations.

To understand enough of them for present purposes we must go back to the history of one of the most useful inventions of man and one that in thirty years has revolutionized the system of distributing and indeed of producing the perishable food commodities of the country.

Before 1874 the population centres in the United States were supplied with fresh meat, fresh vegetables and fruit from their own immediate neighborhoods, an arrangement that narrowly restricted the variety and seasons of production, and often the supply. Thirty years ago a very able man invented and perfected a freight car that could be used as a travelling refrigerator; that is, one having unusually thick or double sides, bottom, and top, and supplied with ventilators and ice-tanks. So soon as this invention was found to be practicable, an enormous change took place in the most important national industry. Fresh meat began to be transported to great distances, fruit was brought in perfect condition across the continent, vegetables were carried from the South to the North in the middle of winter; all differences of climate were practically obliterated. Households in New York were as well supplied with subtropical products as households in New Orleans. An extensive demand for variety in market products developed; new markets were created; the business of farming in many parts of the country underwent astonishing transformations; a new and tremendous industry, that of handling and distributing these products, came into being; millions of dollars and millions of men were engaged in it.

THE CREATION OF THE DRESSED-MEAT TRAFFIC AND THE TRANSFORMATION OF CHICAGO INTO THE SLAUGHTER-HOUSE OF THE CONTINENT

The most spectacular of these profound evolutions was in the meat industry. Originally the nation's tables were supplied with meat by local butchers, or where local supplies were insufficient, as in the large Eastern cities, Western cattle were shipped alive (in the trade term, "on the hoof") in cattle cars. With the introduction of the refrigerator car all this changed. The dressed-meat traffic was created. Instead of sending cattle East to be slaughtered, the slaughtering was done in the West, chiefly in Chicago, and the dressed-meat product was sent East in the refrigerator cars. The industry thrived apace; the number of firms engaged in it rapidly increased. Chicago became the slaughter-house of the continent. Refrigerator cars swarmed on all the railroads. Local slaughtering was largely abandoned before the fierce and successful competition of the new system.

Every important slaughtering (also called packing) house in Chicago built and maintained its own lines of refrigerator cars to transport its meat products. Many railroads also supplied themselves with like cars. For the use of these latter no charge was made. The railroads were under obligation as common carriers to deliver in good condition the goods that they handled. The refrigerator car was merely an appliance to ensure delivery in good condition.

Year after year the use of refrigerator cars increased, year after year increased also the importance of Chicago, as the centre of the meat industry. The number of cattle slaughtered (or packed) in Chicago rose from 21,712 in the year ending March 1, 1874, to 2,206,185 in the year ending March 1, 1890.

The industry began to outgrow its original home. First Kansas City, then South Omaha, then other points were seized by Chicago firms for branch establishments. Gradually, out of the ruck of many competitors emerged four men whose commanding intellects and natural ability dominated the situation. These were P. D. Armour, Gustavus F. Swift, George H. Hammond, and Nelson Morris. Each was at the head of a great firm; all were bitter and unresting competitors whose combats overshadowed lesser rivalries.

From this condition came the next inevitable step in economic development. The big houses began to absorb the little ones, and to cease from contests among themselves on the primary basis of a harmony of interests. That is to say, the four came to a kind of "gentlemen's agreement" and suppressed, more or less, among themselves the competition that is always inimical to good sound profits.

There was, to be sure, plenty of competition from other sources. There were many comparatively powerful houses that could not be bought and that would not enter into

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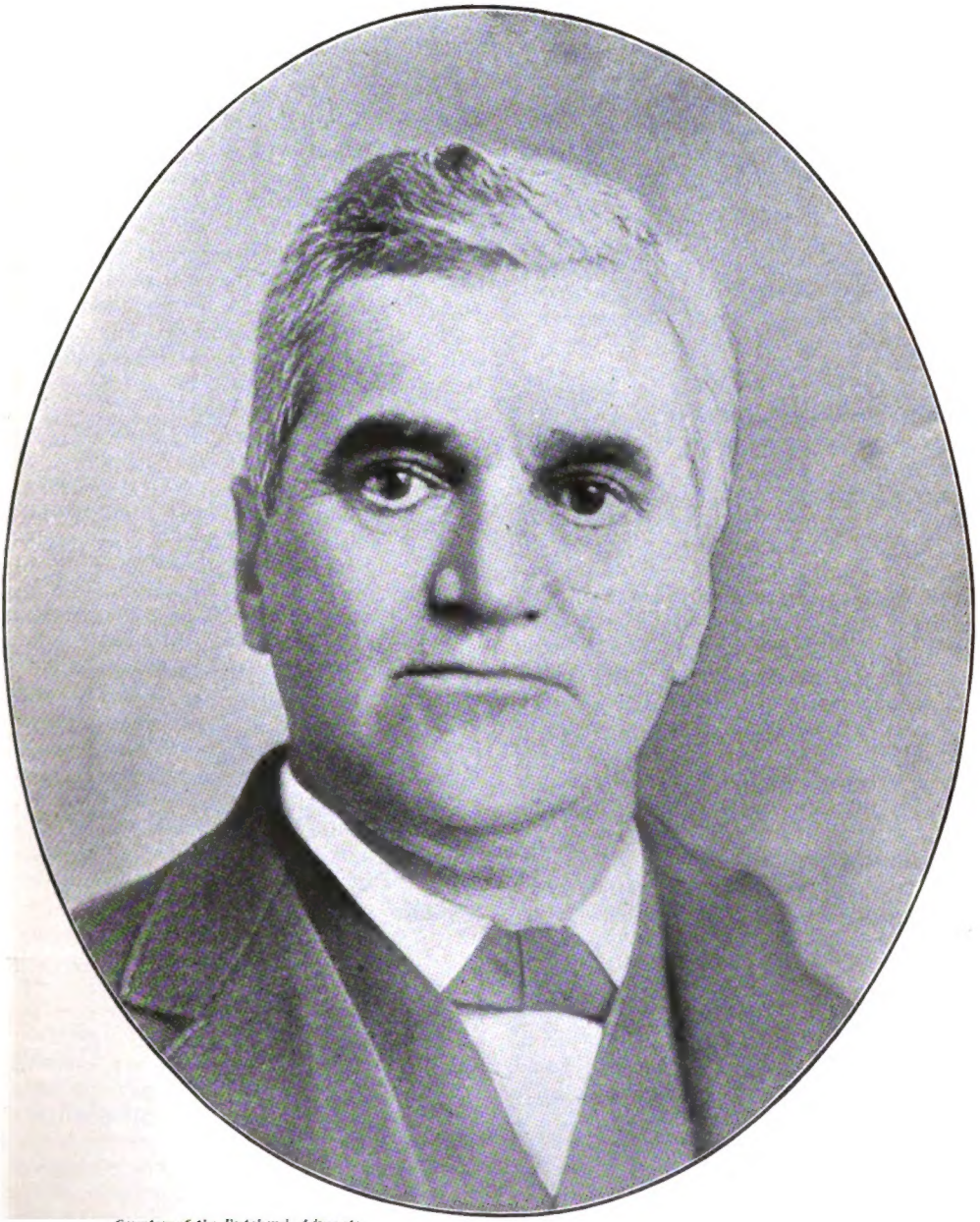

Courtesy of the Butchers' Advocate.

NELSON MORRIS, HEAD OF THE NELSON MORRIS COMPANY.

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monopolistic agreements like "gentlemen," and of course the four united houses could not make much headway toward the beneficent control of the markets until these disturbing elements were out of the way. In other words they confronted exactly the barrier that John D. Rockefeller faced when he was building up the Standard Oil Company, and they seized exactly the same club to beat their way through it.

HOW THE GREAT PACKING-HOUSES OBTAINED CONCESSIONS FROM THE RAILROAD COMPANIES AT THE POINT OF THE BIG PISTOL

The Inter-State Commerce Act had lately forbidden the Rockefeller rebates. The agreeing gentlemen found a way around that slight difficulty.

In the beginning, as I have said, the refrigerator cars had been transported without charge. But after a few years the railroad had gradually and insidiously introduced the practice of making small charges for the ice used, and private car companies coming into existence (these being in many cases the personal "graft" of railroad officers and directors) easily effected an arrangement by which the railroads paid an insignificant charge for the use of the cars. Each of the agreeing packers owned thousands of refrigerator cars. They went to the railroad companies and demanded a heavy mileage compensation on these cars. The railroads demurred. The packers instantly produced what may be called the Big Pistol. That is to say, they had a weapon so full of peril to any reluctant railroad that no manager or president could contemplate it without abject terror. The nature of this weapon is too complicated to be explained in detail here; I need only say that its first shot would mean comparative ruin to the freight business of any road it happened to hit. At the mere sight of it the railroads surrendered at discretion. Managers and presidents tumbled over one another in their haste to make submission. The required concession was readily obtained and the agreeing gentlemen were paid by the railroad companies three-quarters of a cent for every mile the agreeing gentlemen's cars were hauled.

That concession did the business. Chicago is approximately one thousand miles from New York by any of the main travelled routes between the two cities. Therefore, on every car shipped to New York the agreeing gentlemen obtained a rebate of $7.50.

Of the competing or ungentlemanly houses some had no refrigerator cars, some had a few, some had contracts with private car lines, some used the refrigerator cars of the railroads. Naturally these houses got no rebate; naturally also they began to find it impossible to do business against the competition of the agreeing gentlemen who were provided with that useful concession, and in longer or shorter times one after another gave up the fight, got the best terms it could, and sold its business to one or another of the agreeing gentlemen. Some few houses were left in nominal existence; these presently became useful adjuncts to the agreeing in a way to be described hereafter.

The field in Chicago and all the West was now practically clear. In the meantime similar tactics had been employed elsewhere. Once there had been great slaughtering and packing industries in the East; as those of John P. Squire & Sons, the North Company in Boston, and smaller local packers in other cities. Most of these firms found it impossible or highly inexpedient to attempt to oppose agreeing gentlemen armed with the big club of a rebate. With the rebate, Chicago dressed meat could be landed in Boston for less than the Boston cost of slaughtering. One after another these companies were gathered in until it came that the agreeing gentlemen owned every considerable slaughtering plant (with one exception) in the entire East. Most of their new purchases they promptly closed down.

THE BEEF TRUST RACKS PRODUCER AND CONSUMER ALIKE

This was the condition of things about 1900. The next two or three years saw radical changes. The few Chicago packing-houses that had not been bought outright by the gentlemen had passed secretly under their control. These were now organized in the National Packing Company of the happy state of New Jersey, with office-boys for directors and a microscopic capital. When the time was ripe, by the familiar legerdemain of high finance, this office-boy corporation suddenly appeared as the "holding company" for the agreeing gentlemen. In other words, the Beef Trust was regularly and formally launched.

Being now the only buyer of cattle and the

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only seller of meat, the Trust began a series of thoughtful operations that have reached from every farmer to every dinner-table, and taken tribute all the way. It put down the average price of medium cattle from $6 a hundredweight in September, 1899, to $4.50 in March, 1904; and in the same period it put up the retail prices of dressed meat about twenty per cent. It raked off profits at every stage of the decline of the price of cattle and at every stage of the ascent of the price of meat. It advanced the prices of its fertilizer and offal products. It racked the producer and it racked the consumer, and stood resolutely between them, gathering toll from each. It advanced day by day further into the field of production and day by day laid hold upon new victims. It disclosed gradually a gigantic plan to control the price of every edible thing grown in this country, and to control it for its own dividends.

HOW THE TRUST SQUEEZED OUT OF THE RAILROADS AN ENORMOUS AND ILLEGAL TRIBUTE

In all these operations the chief instruments were the refrigerator car and the Big Pistol. When the gentlemen agreed, the refrigerator cars possessed by each house naturally passed under one management, and to all intents and purposes, one ownership. The number of these vehicles was now increased until they comprised eighty per cent. of the refrigerator-car equipment of the country. They were no longer engaged in carrying dressed meat only; they carried all kinds of perishable products, and drove other cars to the junk-heap or the side-track. With many railroads the Trust, backed always by the Big Pistol, made exclusive refrigerator-car contracts of a nature never heard of before, except in the case of the Standard Oil. The railroads were to carry no perishable articles except in Trust cars if the Trust cared to furnish these; they were to add the Trust charges to their own, collect the whole bill from the consignee, and turn over without deduction the Trust's share. If by chance they used their own or any other refrigerator cars, they were to charge the full Trust rate and deliver it all into the Trust's treasury just as if Trust cars had been used.

Thus the whole vast produce trade of the country suddenly found itself confronted by a condition under which an irresponsible and intangible power was able to assess whatever charges it pleased for a service once performed free. The Trust steadily adjusted the screw and squeezed out an enormous and wholly fraudulent tribute. The refrigerator-car charges began to assume extraordinary proportions. On a car-load of fruit from Michigan to Chicago, for instance, the Trust's exactions were often as great as the total freight bill. Operations were extended in all directions. The Southern fruit and vegetable trade was seized. California fruit came next and the Trust got possession of the entire traffic by the expeditious method of ruining its competitors. It compelled the railroads to do its bidding in all particulars. It black-listed dealers that complained. It compelled the shipment in its own cars and at its own rates of products that might have easily gone in ordinary cars. It compelled the railroads to pay mileage rates for hauling its cars, whether the cars were full or empty. It multiplied its cars, its lines, and its operations. It went into poultry, live and dressed, and absorbed that market. It began to tamper with the trade in dairy products. Wherever its operations extended, the consumer began at once to feel the baleful influence of its presence; the producer became the victim of an elaborate and perfect system by which he was alternately encouraged to extensive production and confronted with ruin by an arbitrary and a forced reduction of prices.

Under this system, which of course took advantage of and shaped itself by the aid of natural conditions, agricultural industries greatly changed. A large part of the Middle West ceased to be a corn-selling, and became a corn-feeding, region. Cattle-fattening became the principal interest. Almost every farmer became a borrower at his local bank to carry on these operations. For a few years the business thrived, the profits were good. Then the Trust arbitrarily forced down the price of cattle; thousands of stockmen were ruined, banks failed, farm mortgages multiplied, and a blight fell upon the whole cattle-raising region.

Meantime, neither the producers nor the commission trade ceased to complain. The Inter-State Commerce Commission was deluged with protests. Eleven indictments were found in one federal district. Action was begun under the national anti-trust law, and in different states under state laws. Congress was petitioned, bills were introduced, meetings were held, resolutions were passed.

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For reasons that hereafter I hope to explain in detail, the net result of all this to date is—nothing. In Missouri the state courts found the packers guilty, and fined them $5,000 each, a sum rather less to them than five cents to the average citizen. The eleven indictments, under instructions from Washington, were never pressed. The bills in Congress were never passed. The resolutions and petitions fell unheeded. The federal court at Chicago, by Judge Grosscup, did, on February 18, 1903, hand down a sweeping decision declaring the operations of the Trust to be illegal and criminal, and perpetually enjoining it from doing certain specific things. It has continued to do those things six days in every week since, and the injunction has peacefully slumbered.

But while the shippers, the producers, and the consumers of the country have been unable to secure any attention from Congress, the Trust has easily secured in the Elkins bill a clause that removes its refrigerator car traffic from the law of common carriers, and in the opinion of its lawyers it can now snap its fingers at the Inter-State Commerce Commission, or at any other authority. It does that anyway, law or no law, but it probably feels it more seemly to have the snapping definitely endorsed by national legislation.

THE COMING STRUGGLE BETWEEN THE ARMOUR AND THE VANDERBILT AND MORGAN INTERESTS

The make-up of the Trust underwent changes while these powers were developing. P. D. Armour died, Gustavus F. Swift, really the most remarkable figure in the combination, followed him two years later; advancing age began to tell upon Mr. Morris; the great Hammond interests were bought by the Armour estate, and now one figure appears as the master mind of all these gigantic plays. One man, young, cool, ambitious, resourceful, probably the ablest, certainly the most daring manipulator among all the captains of finance, is now steering the Trust straight toward world-wide dominion. His name is J. Ogden Armour, of Chicago. No more extraordinary figure has ever appeared in the world's commercial affairs, no man, not even Mr. Rockefeller, has conceived a commercial empire so dazzling.

The road to this empire lies first through a tremendous struggle close at hand, probably more momentous in the real affairs of men than any battle-field of modern times. The Trust now owns, controls or dominates every live-stock yard in the United States except two. It has made its plans to gather in these two. The yard at Kansas City it proposes to acquire by killing it for its present proprietors. The owners of the Chicago Stock Yards are to be held up at club point and compelled to sell their property. The Kansas City people will have to submit gracefully; the owners of the Chicago yards are the powerful Vanderbilt and Morgan interests. They purpose to fight for one of the most profitable of their possessions. They are fighting for it now. Slowly these two great forces are settling to such a battle of financial giants as we have never been privileged to see. The first point of attack is to be the Private Car, and the next chapter in this series will recount the importance of this device and explain why it is to be made the issue of the first battle.

The young man I have mentioned holds now in the hollow of one hand the grain market of the United States. He can make or affect the price of any cereal, of any provisions dealt in by the Chicago Board of Trade. Through the Beef Trust, the Private Car, the Big Pistol, he and his associates are factors in the markets for meats of all kinds, and for most kinds of produce. His possible profits seem limited for the future chiefly by his will. No reason appears why he should not amass in a few years the most colossal fortune in the world, why he should not gather to himself such a power as no other man has ever had; for who has ever controlled the food supplies of one hundred million people?

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"CONFOUND IT, MAN!" HE SAYS. "YOU CAN SLING MORE COLD WATER THAN A FIRE-ENGINE."

The South Shore Weather Bureau

By JOSEPH C. LINCOLN

Illustrations by Frank Ver Beck

"BUT," says Cap'n Jonadab and me together, jest as if we was "readin' in concert" like the youngsters do in school, "But," we says, "will it work? Will anybody pay for it?"

"Work?" says Peter T., with his fingers in the arm-holes of the double-breasted danger-signal that he called a vest, and with his cigar tilted up till you'd think 'twould set his hat-brim afire. "Work?" says he. "Well, maybe 'twouldn't work if the ordinary brand of canned lobster was runnin' it, but with *me* to jerk the lever and sound the loud timbrel—why, say! it's like stealin' money from a blind cripple that's hard of hearin'."

"Yes, I know," says Cap'n Jonadab. "But this ain't like startin' the Old Home House. That was openin' up a brand-new kind of hotel that nobody ever heard of before. This is peddlin' weather prophecies when there's the Gov'ment Weather Bureau runnin' opposition—not to mention the Old Farmer's Almanac, and I don't know how many more," he says.

Brown took his patent leathers down off the rail of the piazza, give the ashes of his cigar a flip—he knocked 'em into my hat that was on the floor side of his chair, but he was too excited to mind—and says he:

"Confound it, man!" he says. "You can sling more cold water than a fire-engine. Old Farmer's Almanac! This ain't any 'About this time look out for snow' bus'ness. And it ain't any Washington cold slaw like 'Weather for New England and Rocky Mountains, Tuesday to Friday; cold to warm; well done on the edges with a rare streak in the middle, preceded or followed by rain, snow, or clearin'. Wind, north to south, varyin' east and west.' No siree! this is *to-day's* weather for Cape Cod, served right off the griddle on a hot plate, and cooked by the chef at that. You don't realize what a reg'lar dime-museum wonder that feller is," he says.

Well, I suppose we didn't. You see, Jonadab and me, like the rest of the folks around Wellmouth, had come to take Beriah Crocker and his weather notions as the reg'lar thing, like baked beans on a Saturday night. Beriah, he——

But there! I've been sailin' stern first. Let's get her headed right, if we ever expect

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to turn the first mark. You see, 'twas this way:

'Twas in the early part of the May follerin' the year that the "Old Home House" at Wellmouth Port was opened. You remember me tellin' you how Cap'n Jonadab Wixon fell heir to his A'nt Sophrony's place at the Port, and how Peter T. Brown hove in sight and got us to open the shebang as a summer hotel, with corded beds and husk mattresses and home cookin' and all that? And you remember, too, how Peter hooked on to Ebenezer Dillaway's daughter and got engaged to her? Old Dillaway, I'm talkin' 'bout—the feller that runs the "Consolidated Cash Stores," and is as rich as dock mud and as full of notions as a peddler's cart.

Well, me and Jonadab was afraid the "Old Home House" was goin' to lose its manager, 'count of Peter's marryin' the Dillaway girl and startin' in to help the old man run the "Cash Stores"; but the weddin' was put off for a year, and Peter agreed to be an "Old Homer" until fall, anyhow. Of course we was glad, for summer boarders ain't like fo'mast hands, and soft soap is better'n a handspike for keepin' 'em in line.

In May the place was all painted up, decks holy-stoned, bunks overhauled, and one thing or 'nother, and the "Old Home" was all taut and shipshape, ready for the crew—boarders, I mean. Passages was booked all through the summer and it looked as if our second season would be better'n our first.

Then the Dillaway girl—she was christened Lobelia, like her mother, but she'd painted it out and cruised under the name of Belle since the family got rich—she thought 'twould be nice to have what she called a "spring house-party" for her particular friends 'fore the reg'lar season opened. So Peter—he bein' in that condition where he'd have put on horns and "mooed" if she'd give the order—he thought 'twould be nice, too, and for a week it was "all hands on deck!" gittin' ready for the "house-party."

THE CITY FOLKS THOUGHT THEY WAS "JEST TOO DEAR AND ODD FOR ANYTHING," AND MADE 'EM BIGGER FOOLS THAN EVER.

Two days afore the thing was to go off the ways Brown gits a letter from Belle, and in it she says she's invited a whole lot of folks from Chicago and New York and Boston and the Lord knows where, and that they've never been to the Cape and she wants to show 'em what a "quaint" place it is. "Can't you git," says she, "two or three delightful, queer, old 'longshore characters to be at work 'round the hotel? It'll give such a touch of local color," she says.

So out comes Peter with the letter.

"Barzilla," he says to me, "I want some characters. Know anybody that's a character?"

"Well," says I, "there's Nate Slocum over

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to Orham. He'd steal anything that wa'n't spiked down. He's about the toughest character I can think of, offhand, this way."

"Oh, thunder!" says Brown. "I don't want a crook; that wouldn't be any novelty to *this* crowd," he says. "What I'm after is an odd stick; a feller with pigeons in his loft. Not a lunatic, but jest a queer genius —little queerer than you and the Cap'n here."

After a while we got his drift, and I happened to think of Beriah and his chum, Eben Cobb. They lived in a little shanty over to Skakit P'int and got their livin' lobsterin', and so on. Both of 'em had saved a few thousand dollars, but you couldn't git a cent of it without givin' 'em ether, and they'd rather live like Portuguees than white men any day, unless they was paid to change. Beriah's pet idee was foretellin' what the weather was goin' to be. And he could do it, too, better'n anybody I ever see. He'd smell a storm further'n a cat can smell fish, and he hardly ever made a mistake. Prided himself on it, you understand, like a boy does on his first long pants. His prophecies was his idols, so's to speak, and you couldn't have hired him to foretell what he knew was wrong, not for no money.

Peter said Beriah and Eben was jest the sort of "cards" he was lookin' for and drove right over to see 'em. He hooked 'em too. I knew he would; he could talk a Come-Outer into b'lievin' that a Unitarian wasn't booked for Tophet, if he set out to.

So the special train from Boston brought the "house-party" down, and our two-seated buggy brought Beriah and Eben over. They didn't have anything to do but to look "picturesque" and say "I snum!" and "I swan to man!" and they could do that to the skipper's taste. The city folks thought they was "jest too dear and odd for anything," and made 'em bigger fools than ever, which wa'n't necessary.

The second day of the "party" was to be a sailin' trip clear down to the life-savin' station on Setuckit Beach. It certainly looked as if 'twas goin' to storm, and the Gov'ment predictions said it was, but Beriah said "No," and stuck out that 'twould clear up by and by. Peter wanted to know what I thought about their startin', and I told him that 'twas my experience that where weather was concerned Beriah was a good, safe anchorage. So they sailed away, and, sure enough, it cleared up fine. And the next day the Gov'ment fellers said "clear" and Beriah said "rain," and she poured a flood. And, after three or four of such experiences, Beriah was all hunky with the "house-party," and they looked at him as a sort of wonderful

HIM AND BERIAH STUCK BY EACH OTHER LIKE TWO FLIES IN THE GLUE-POT

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FIRST THE KELLY LADY BEGUN TO FLAG CAP'N JONADAB AND ME.

freak, like a two-headed ca'f or the "snake child," or some such outrage.

So, when the party was over, 'round comes Peter, bustin' with a new notion. What he cal'lated to do was to start a weather prophesyin' bureau all on his own hook, with Beriah for prophet, and him for manager and general advertiser, and Jonadab and me to help put up the money to git her goin'. He argued that summer folks from Scituate to Provincetown, on both sides of the Cape, would pay good prices for the reel thing in weather predictions. The Gov'ment bureau, so he said, covered too much ground, but Beriah was local and hit her right on the head. His idee was to send Beriah's predictions by telegraph to agents in every Cape town each mornin', and the agents was to hand 'em to subscribers. First week a free trial; after that, so much per prophecy.

And it worked—oh, land, yes! it worked. Peter's letters and circulars would satisfy anybody that black was white, and the free trial was a sure bait. I don't know why 'tis, but if you offered the small-pox free, there'd be a barrel of victims waitin' in line to come down with it. Brown rigged up a little shanty on the bluff in front of the "Old Home," and filled it full of barometers and thermometers and chronometers and charts, and put Beriah and Eben inside to look wise and make b'lieve do somethin'. That was the office of "The South Shore Weather Bureau," and 'twas sort of sacred and holy, and 'twould kill you to see the boarders tip-toein' up and peekin' in the winder to watch them two old fools squintin' through a telescope at the sky or scribblin' rubbish on paper. And Beriah was right 'most every time. I don't know why—my notion is that he was born that way, same as some folks are born lightnin' calculators—but I'll never forgit the first time Peter asked him how he done it.

"Wall," drawls Beriah, "now today looks fine and clear, don't it? But last night my left elbow had the rheumatiz in it, and this mornin' my bones ache, and my right toe-j'int is sore, so I know we'll have an easterly wind and rain this evenin'. If it had been my left toe now, why——"

Peter held up both hands. "That'll do," he says. "I ain't askin' any more questions. *Only*, if the boarders or outsiders ask you how you work it, you cut out the bones and toe bus'ness and talk science and temperature to beat the cars. Understand, do you? It's science or no eight-fifty in the pay envelope. Left toe-j'int!" And he goes off grinnin'.

We had to have Eben, though he wasn't wuth a green hand's wages as a prophet. But him and Beriah stuck by each other like two flies in the glue-pot, and you couldn't hire one without t'other. Peter said 'twas all right—two prophets looked better'n one, anyhow; and, as subscriptions kept up pretty well, and the Bureau paid a fair profit, Jonadab and me didn't kick.

In July, Mrs. Freeman—she had charge of the upper decks in the "Old Home" and was rated head chambermaid—up and quit, and bein' as we couldn't git another capable Cape Codder jest then, Peter fetched down a woman from New York; one that a friend of old Dillaway's recommended. She was able seaman so far's the work was concerned, but she'd been good-lookin' once and couldn't forgit it, and she was one of them clippers that ain't happy unless they've got a man in tow. You know the kind: pretty nigh old enough to be a coal-barge, but all rigged up with buntin' and frills like a yacht.

Her name was Kelly, Emma Kelly, and she was a widow—whether from choice or act of Providence I don't know. The other

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women servants was all down on her, of course, 'cause she had city ways and a style of wearin' her togs that made their Sunday gowns and bonnets look like distress signals. But they couldn't deny that she was a driver so far's her work was concerned. She'd whoop through the hotel like a no'theaster and have everything done, and done well, by two o'clock in the afternoon. Then she'd be ready to dress up and go on parade to astonish the natives.

Men—except the boarders, of course—was scurce around Wellmouth Port. First the Kelly lady begun to flag Cap'n Jonadab and me, but we sheered off and took to the offin'. Jonadab, bein' a widower, had had his experience, and I never had the marryin' disease and wasn't hankerin' to catch it. So Emma had to look for other victims, and the prophet-shop looked to her like the most likely feedin'-ground.

And, would you b'lieve it, them two old critters, Beriah and Eben, gobbled the bait like sculpins. If she'd been a woman like the kind they was used to—the Cape kind, I mean—I don't s'pose they'd have paid any attention to her; but she was diff'rent from anything they'd ever run up against, and the first thing you know, she had 'em both poke-hooked. 'Twas all in fun on her part first along, I cal'late, but pretty soon some idiot let out that both of 'em was wuth money, and then the race was on in earnest.

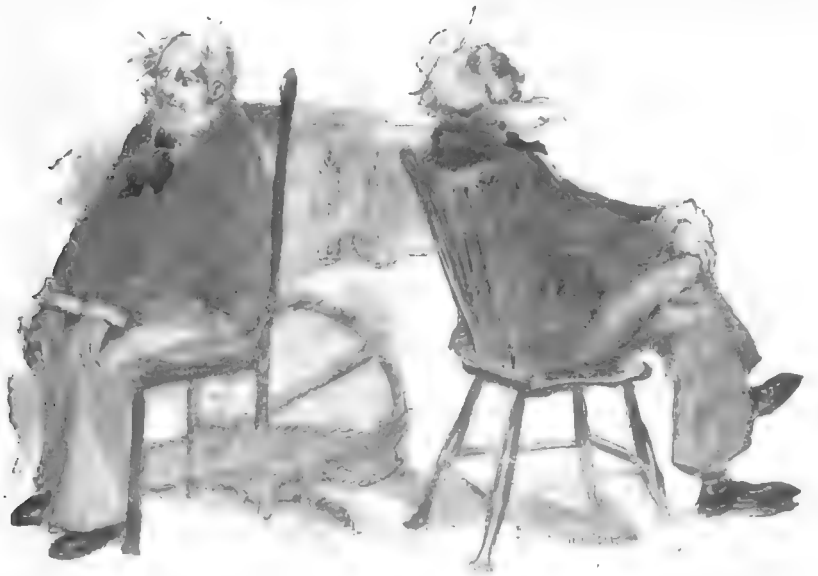
She'd drop in at the weather-factory 'long in the afternoon and pretend to be terrible interested in the goin's on there.

"I don't see how you two gentlemen *can* tell whether it's goin' to rain or not. I think you are the most *wonderful* men! Do tell me, Mr. Crocker, will it be good weather to-morrer? I wanted to take a little walk up to the village about four o'clock if it was."

And then Beriah'd swell out like a puffin' pig and put on airs and look out of the winder, and crow:

"Yes'm, I jedge that we'll have a southerly breeze in the mornin' with some fog, but nothin' to last, nothin' to last. The afternoon, I cal'late, 'll be fair. I—I—that is to say, I was figgerin' on goin' to the village myself to-morrer."

Then Emma would pump up a blush, and smile, and purr that she was *so* glad, 'cause then she'd have comp'ny. And Eben would glower at Beriah and Beriah'd grin sort of superior-like, and the mutual barometer, so's to speak, would fall about a foot during the next hour. The brotherly bus'ness between the two prophets was comin' to an end fast, and all on account of Mrs. Kelly.



THE MUTUAL BAROMETER, SO'S TO SPEAK, WOULD FALL ABOUT A FOOT DURING THE NEXT HOUR.

She played 'em even for almost a month; didn't show no preference one way or the other. First 'twas Eben that seemed to be

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eatin' up to wind'ard, and then Beriah'd catch a puff and gain for a spell. Cap'n Jonadab and me was uneasy, for we were afraid the Weather Bureau would suffer 'fore the thing was done with; but Peter was away, and we didn't like to interfere till he come home.

And then, all at once, Emma seemed to make up her mind, and 'twas all Eben from that time on. The fact is, the widder had learned, somehow or 'nother, that he had the most money of the two. Beriah didn't give up; he stuck to it like a good one, but he was fallin' behind and he knew it. As for Eben, he couldn't help showin' a little joyful pity, so's to speak, for his partner, and the atmosphere in that rain lab'ratory got so frigid that I didn't know but we'd have to put up a stove. The two wizards was hardly on speakin' terms.

The last of August come and the "Old Home House" was goin' to close up on the day after Labor Day. Peter was down again,

'TWAS ALL EBEN FROM THAT TIME ON.

and so was Ebenezer and Belle, and there was to be high jinks to celebrate the season's wind-up. There was to be a grand excursion and clambake at Setuckit Beach and all hands was goin'—four catboats full.

Of course, the weather must be good or it's no joy job takin' females to Setuckit in a catboat. The night before the big day, Peter came out to the Weather Bureau and Jonadab and me dropped in likewise. Beriah was there all alone; Eben was out walking with Emma.

"Well, Jeremiah," says Brown, chipper as a mack'rel gull on a spar-buoy, "what's the outlook for to-morrer? The Gov'ment sharp says there's a big storm on the way up from Florida. Is he right, or only an 'also ran,' as usual?"

"Wall," says Beriah, goin' to the door, "I don't know, Mr. Brown. It don't look jest right; I swan it don't! I can tell you better in the mornin'. I hope 'twill be fair, too, 'cause I was cal'latin' to get a day off and borrer your horse and buggy and go over to the Ostable camp-meetin'. It's the big day over there," he says.

Now I knew, of course, that he meant he was goin' to take the widder with him, but Peter spoke up and says he:

"Sorry, Beriah, but you're too late. Eben asked me for the horse and buggy this mornin.' I told him he could have the open buggy; the other one's being repaired, and I wouldn't lend the new surrey to the Grand Panjandrum himself. Eben's goin' take the fair Emma for a ride," he says. "Beriah, I'm afraid our beloved Cobb is, in the innocence of his youth, bein' roped in by the sophisticated damsel in the shoo-fly hat," says he.

Me and Jonadab hadn't had time to tell Peter how matters stood betwixt the prophets, or most likely he wouldn't have said that. It hit Beriah like a snowslide off a barn roof. I found out afterwards that the widder had more'n ha'f promised to go with *him*. He slumped down in his chair as if his mainmast was carried away, and he didn't even rise to blow for the rest of the time we was in the shanty. Jest set there, lookin' fishy-eyed at the floor.

Next mornin' I met Eben prancin' around in his Sunday clothes and with a necktie on that would make a rainbow look like a mournin' badge.

"Hello!" says I. "You seem to be pretty chipper. You ain't goin' to start for that fifteen-mile ride through the woods to Ostable, be you? Looks to me as if 'twas goin' to rain."

"The predictions for this day," says he, "is cloudy in the forenoon, but clearin' later on. Wind, sou'east, changin' to south and sou'west."

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"Did Beriah send that out?" says I, lookin' doubtful, for if ever it looked like dirty weather, I thought it did right then.

"*Me* and Beriah sent it out," he says, jealous-like. But I knew 'twas Beriah's forecast or he wouldn't have been so sure of it.

Pretty soon out comes Peter, lookin' dubious at the sky.

"If it was anybody else but Beriah," he says, "I'd say this mornin's prophecy ought to be sent to *Puck*. Where is the seventh son of the seventh son—the only original American seer?"

He wasn't in the weather-shanty, and we fin'lly found him on one of the seats 'way up on the edge of the bluff. He didn't look 'round when we come up, but jest stared at the water.

"Hey, Elijah!" says Brown. He was always callin' Beriah "Elijah" or "Isaiah" or "Jeremiah" or some other prophet name out of Scriptur'. "Does this go?" And he held out the telegraph-blank with the mornin's prediction on it.

Beriah looked around jest for a second. He looked to me sort of sick and pale—that is, as pale as his sunburned rhinoceros hide would ever turn.

"The forecast for to-day," says he, lookin' at the water again, "is cloudy in the forenoon, but clearin' later on. Wind sou'east, changin' to south and sou'west."

"Right you are!" says Peter, joyful. "We start for Setuckit, then. And here's where the South Shore Weather Bureau hands another swift jolt to your Uncle Sam."

So, after breakfast, the catboats loaded up, the girls gigglin' and screamin', and the men boarders dressed in what they hoped was sea-togs. They sailed away 'round the lighthouse and headed up the shore, and the wind was sou'east sure and sartin, but the "clearin'" part wasn't in sight yet.

Beriah didn't watch 'em go. He stayed in the shanty. But by and by, when Eben drove the buggy out of the barn and Emma come skippin' down the piazza steps, I see him peekin' out of the little winder.

The Kelly critter had all sail sot and colors flyin'. Her dress was some sort of mosquito nettin' with wall-paper posies on it, and there was more ribbons flappin' than there is reef-p'ints on a mainsail. And her hat! Great guns! It looked like one of them pictures you see in a flower-seed catalogue.

"Oh!" she squeals, when she sees the buggy. "Oh! Mr. Cobb. Ain't you afraid to go in that open carriage? It looks to me like rain."

But Eben waved his flipper, scornful. "My forecast this mornin'," says he, "is cloudy now, but clearin' by and by. You trust to me, Mis' Kelly. Weather's my bus'ness."

JEST SET THERE, LOOKIN' FISHY-EYED AT THE FLOOR.

"Of *course* I trust you, Mr. Cobb," she says, givin' him a look that fairly made him bloat. "Of course I trust you, but I should hate to spile my gown, that's all."

They drove out of the yard, fine as fiddlers, and I watched 'em go. When I turned around, there was Beriah watchin' 'em too, and he was smilin' for the first time that mornin'. But it was one of them kind of smiles that makes you wish he'd cry.

At ha'p-past ten it begun to sprinkle; at eleven 'twas rainin' hard; at noon 'twas a pourin', roarin' sou'easter, and looked good for the next twelve hours at least.

"Good Lord! Beriah," says Cap'n Jonadab, runnin' into the Weather Bureau, "you've missed stays *this* time, for sure. Has your prophecy-works got indigestion?" he says.

But Beriah wasn't there. The shanty was closed, and we found out afterwards that he

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spent that whole day in the store down at the Port.

By two o'clock 'twas so bad that I put on my ileskins and went over to Wellmouth and telephoned to the Setuckit Beach life-savin' station to find out if the clambakers had got there right side up. They'd got there; fact is, they was in the station then, and the language Peter hove through that telephone was enough to melt the wires. 'Twas all in the shape of compliments to the prophet, and I heard Central tell him she'd report it to the head office. Brown said 'twas blowin' so they'd have to come back by the inside channel, and that meant landin' 'way up Harniss way, and hirin' teams to come to the Port with from there.

'Twas nearly eight when they drove into the yard and come sloppin' up the steps. And *such* a passel of drownded rats you never see. The women-folks made for their rooms, but the men hopped around the parlor, sheddin' puddles with every hop, and hollerin' for us to trot out the head of the Weather Bureau.

"Bring him to me," orders Peter, stoppin' to pick his pants loose from his legs; "I yearn to caress him."

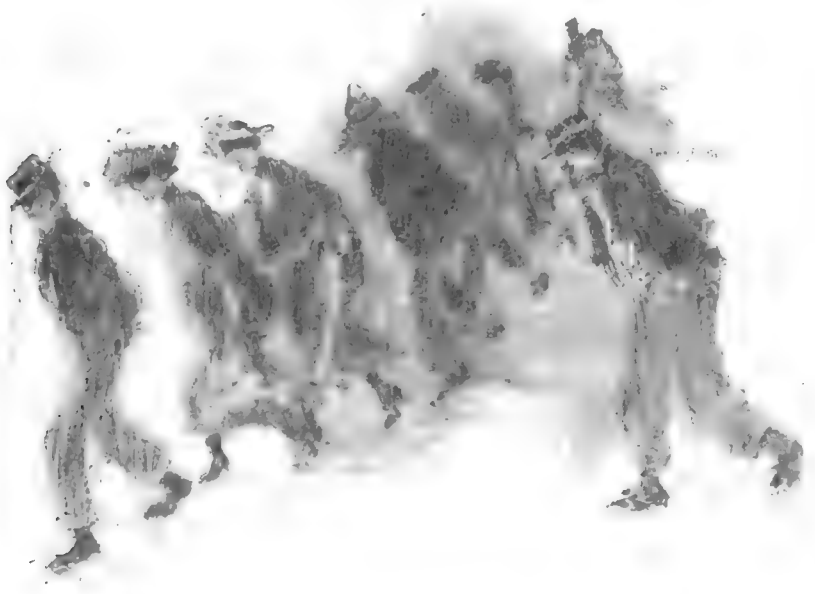
And what old Dillaway said was worse'n that.

But Beriah didn't come to be caressed. 'Twas quarter past nine when we heard wheels in the yard.

"By mighty!" yells Cap'n Jonadab; "it's the camp-meetin' pilgrims. I forgot them. Here's a show."

He jumped to open the door, but it opened afore he got there and Beriah come in. He didn't pay no attention to the welcome he got from the gang, but jest stood on the sill, pale, but grinnin' the grin that a terrier dog has on jest as you're goin' to let the rat out of the trap.

Somebody outside says: "Whoa, consarn you!" Then there was a thump and a sloshy stampin' on the steps, and in comes Eben and the widder.



SUCH A PASSEL OF DROWNDED RATS YOU NEVER SEE

I had one of them long-haired, foreign cats once that a British skipper gave me. 'Twas a yeller and black one and it fell overboard. When we fished it out it looked jest like the Kelly woman done then. Everybody but Beriah jest screeched—we couldn't help it. But the prophet didn't laff; he only kept on grinnin'.

Emma looked once round the room, and her eyes, as well as you could see 'em through the snarl of drippin' hair and hat-trimmin', fairly snapped. Then she went up the stairs three steps at a time.

Eben didn't say a word. He jest stood there and leaked. Leaked and smiled. Yes,

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sir! his face, over the mess that had been that rainbow necktie, had the funniest look of idiotic joy on it that ever *I* see. In a minute everybody else shut up. We didn't know what to make of it.

'Twas Beriah that spoke first.

"He! he! he!" he chuckled. "He! he! he! Wasn't it kind of wet comin' through the woods, Mr. Cobb? What does Mrs. Kelly think of the day her beau picked out to go to camp-meetin' in?"

Then Eben came out of his trance.

"Beriah," says he, holdin' out a drippin' flipper, "shake!"

But Beriah didn't shake. Just stood still.

"I've got a s'prise for you, shipmate," goes on Eben. "Who did you say that lady was?"

Beriah didn't answer. I begun to think that some of the wet had soaked through the assistant prophet's skull and had give him water on the brain.

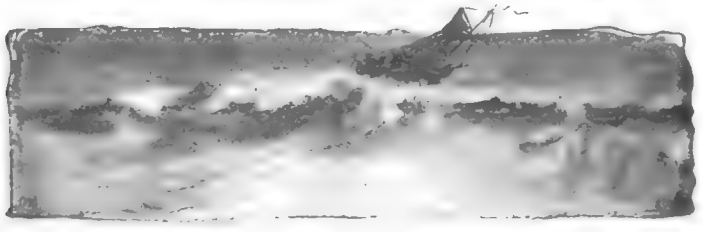
"You called her Mis' Kelly, didn't you?" gurgled Eben. "Wall, that ain't her name. Her and me stopped at the Baptist parsonage over to East Harniss when we was on the way home and got married. She's Mis' Cobb now," he says.

Well, the queerest part of it was that 'twas the bad weather was reely what brought things to a head so sudden. Eben hadn't spunked up anywhere nigh enough courage to propose, but they stopped at Ostable so long, waitin' for the rain to let up, that 'twas after dark when they was ha'f way home. The Emma —oh, she was a slick one!—said that her reputation would be ruined, out that way with a man that wa'n't her husband. If they was married now, she said—and even a dummy could take *that* hint.

I found Beriah at the weather-shanty about an hour afterwards with his head on his arms. He looked up when I come in.

"Mr. Wingate," he says, "I'm a fool, but for the land's sake don't think I'm *such* a fool as not to know that this here storm was bound to strike to-day. I lied," he says; "I lied about the weather for the first time in my life; lied right up and down so as to git her mad with him. My repertation's gone forever. There's a feller in the Bible that sold his—his birthday, I think 'twas—for a mess of porridge. I'm him; only," and he groaned awful, "they've cheated me out of the porridge."

But you ought to have read the letters Peter got next day from subscribers that had trusted to the prophecy and had gone on picnics and such like. The South Shore Weather Bureau went out of bus'ness right then.



Transition

By MARY G. SLOCUM

ONLY some noxious weeds and coarse, lank grass;
Then—fire-swept—an unlovely mass
Like blackened stubble, on the old highway.

Gorgeous and closely crowding flowers that hide
The place where weeds and grasses died;
And who would know that fire had passed that way?

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Illustration for "The Veil." *See page 170*

WHERE A WOMAN STOOD AT THE CURB, SPEAKING TO THE LEANING CABBY.

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The Veil

By BEATRIX DEMAREST LLOYD

Illustrations by Jerome Phillips Uhl

BECKETT was standing at the lounging-room fire, his hands thrust heavily into his pockets, and his eyes unaware of the blaze, when the letter was brought to him. Behind him, within the luxurious club walls, there were a number of men of whose presence he took not the slightest cognizance save of one, the husband of the woman who had written the letter. Although their backs were almost squarely turned upon one another, across the long expanse of adjoining rooms, he was as alive to Tatchell's being there as if he stood beside him.

He took the letter mechanically, and changing his position but little, remained with the envelope unopened in his hand. He had been waiting for it, of course. His whole life had been waiting for it. And now that he held it, could he tear its secret from it as a light thing of to-day?

Last evening, when she had promised to write, he had wondered how possibly he could endure the hours, the dragging hours, that must intervene before her message came. And now, it seemed almost with a suddenness, the waiting was at an end. There had been—oh, not weeks, months of waiting, but years. He had followed her through several cycles of unvarying neglect, watching her face for signs of tears and weariness, had almost hoped to see the blood-red flag of revolutionary resentment coloring her beautiful skin. But she had been always the same, always the cool, white, unfeeling empress—until last night!

Someone had said of her that by her supreme endurance of Tatchell's neglect she had given the world the explanation of it. She was considered, then, to be a woman without a heart, one quite inadequate to fill her place as the wife of a genius—for his world called him a genius with the same exaggeration that it dubbed her unfeeling, unimaginative, unresponsive. Even he—Beckett—loving her so well, admiring her so deeply, had he not sometimes wondered if the world's verdict were not a sane one? Even he had had moments, confronted by her blank indifference, when he believed her to be all they said.

But that could never be again—since last night. He turned the letter over and over in his hands, his eyes on the fire, as he thought of it. He should never know what accident or condition or emergency had brought about her sudden plunge into confession. It might have been—he knew womankind well enough for that—some far more trivial thing than those she had for years silently endured. It might have been the careless passing by of some pathetic little grave where she kept watch, some poor little anniversary. God knew. Women were as he had made them, a triumph, after all, of ingenuity.

But it had marked the end.

She had told him. She had turned upon him, in all the sudden tearing of the veil, in all her unloved beauty. She had poured forth from her breathing breast, her pulsing throat, her quivering mouth, all the unsatisfied demands of her being, all her lonely hunger. She was—yes, she was at an end. What was her life—a treadmill of insipid mechanics, weddings, dinners, operas, dresses for weddings, dresses for dinners, dresses for operas. Was she a wax figurine? Was that being a woman? Was it being a wife? Was it all she had a right to expect? Was there anything she couldn't, wouldn't, hadn't given in her turn? Gentleness, love, tenderness, sympathy, interest, passion, what had she denied him? Where was her lack that she should have been put aside and relegated to the position of an old book, too familiar to look at, too good to throw away? What if he did not need her? What of her needs—ah, what of her needs? Was she to go on, day after day piling into month after month, into year after year, rolling her life and youth away as a carpet, with nothing but the advertisements of her husband's latest book for love-letters? For what? For whom? Why should she flatten herself against the wall while the long parade of his admired heroines

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trailed before her, as a discarded favorite might see the ladies of court, ignoring her, attend a royal hour? Could a man take her life to the exclusion of all others, as an empty jar, and then, declining to fill it, expect it not to give forth an empty, hollow cry when one touched it? Was she his inferior, that she must let him walk upon her on his road to glory? Was she not a living, moving, breathing creature with the same hungers and thirsts as he? Was she not a woman, therefore to be wooed?

It was the end. It was like the rising of a nation against a tyrant. She stood with her arms flung wide, every line of her wonderful face and body an accusation of his neglect, the untended light of her eyes flickering wildly in the gust of her passionate revolt.

And he had stood before her listening, driving nail into flesh to stand so, merely listening. Across that dire barrier of her wifehood, his own long silent love for her stretched forth its unseen eager hands. And her own hands, flung toward him, groped for the touch of tenderness.

His words, his voice, had been halting and lame. The whole of his hidden truth he gave her, beseeching her to do with it as she would. In his effort not to influence her with protestations of what he knew he could not give her, he had made his confession almost coldly. But he knew that even through the tumultuous fever of her own distress she had seen the marks upon his palm and had heard the unspoken passion of his trembling voice.

And then in a sudden moment of readjustment, before the interruption could become part of their intercourse, she had promised to write.

Here was her letter! And there behind him, deep in the leathern chair, sat the man, absorbing the glow of fame as he did the sunlight, and meditating upon great works of his own, when the most delicate, the most enthralling, the most exquisite book in all the world lay unread, unopened, unnoticed in his hands.

WITH AN ELABORATE BOX IN HIS HAND, LED HIM UNRESISTING AWAY.

Several men in a group came by him at the moment and stopped for a word. He greeted them absently, slipped the letter into his pocket, and as he mechanically turned to be more at face with them, he saw Tatchell rise with an energetic impatience as the clock struck the long half-chime. The desultory talk of a dull campaign became a mere gray background for the man as he came restlessly from one room to the other, nodding shortly here and there as men recognized him. There were some, a few, who spoke to him with a tempered cordiality, for Tatchell's manner had somewhat exempted him from the heartier forms of friendship. He came toward Beckett rather aimlessly, and Beckett's little circle broke up at his approach, and in an incoherent general chatter went its way, leaving the two men to meet almost alone.

"Hello, Beckett."

"Hello. Going?"

Tatchell, who evidently was going, halted and came to the fireplace. "I've got the devils!" he said. He tossed his cigarette vindictively at the logs as he said it. Beckett merely waited. He was at heart a clean creature, and he found himself, with the

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letter at one side of his coat and the man at the other, in an equivocal position which soiled him.

"I'm in the deuce of a fix," said Tatchell.

Instinctively Beckett turned toward him, his hand at the upper button of his coat. Tatchell laughed and waved him away. "Oh, not financial!" he said. "I know the move, you see." He stood a moment silently daring the logs to snap sparks at him. "The fact of the matter is that I'm stuck with the end of my pen between my teeth, and not even the despairing threats of my publishers seem to inspire me. I don't know what I am going to do."

Beckett mechanically murmured an unintelligible sympathy.

"Of course, to the uninitiated like yourself, old moss-covered Beckett," said Tatchell with one of his rare flashes of a really affectionate smile, "it would seem very ridiculous that I should for one moment weigh a woman's face against my solemn oath and covenant. But I can't get away from it, nor over it, nor around it. And, Lord help me, I don't believe I shall ever get through it!"

For a man to be hated, Tatchell was certainly depressingly attractive. Beckett felt, to do him justice, not the slightest diminution of his rancorous resentment toward him, but the man's utter capacity to fill the garment of Georgia's need put him somehow with her and made him lovable.

Tatchell was extraordinarily inclined to give his grievance air. "You see, I have come to a place in the tapestry of my weaving where the woman's face must come. Nothing else can be done until it has been threaded definitely in all its colors. And I can't do it, Beckett; I can't do it!"

"You mean, I suppose—we uninitiated have to explain things and have them explained—that you can't find just the words with which to make others—myself, for example—see her as you do?"

"Lord help me," said Tatchell again, with a grim smile, "I can't see her at all and that's the trouble."

Beckett's hand, in seeking his pocket, encountered the letter, and he moved disquietly. "Ah?" he inadvertently breathed to fill the dubious silence.

"I can't see her face at all," Tatchell mourned. "You mustn't mind my bleating this out to you. I have kept my fox-pup in my breast just as long as it is spartanly possible. Her face! The rest of her I could draw with my eyes bandaged. She is magnificent!"—he suddenly gloried in her. "Tall, slender, most amazingly gracious, dressed in black. I can see her. And her hands are the lily-blossoming of the whitest, roundest wrists in all womandom. But over her face there is a heavy veil. I've tried to invent features to match her glorious body, but they are not hers and I know it. I've tried to go without limning them, and it's like leaving baking-powder out of biscuit. At least—well—I don't know what you put into biscuit. Flour? Well, it's like leaving out the flour. And there I am, stuck before the silhouette of her, unable to go on."

Beckett forced himself to it in a spirit of sheer self-torture. "Your description—so far as it goes, so far as you have been able to give it," he said slowly, "is like Mrs Tatchell."

Tatchell stood still a moment as if listening to the suggestion. Then he shook his head. "Not at all the type," he said sadly "Good heavens! if one's wife——"

Beckett made a savage move from him But Tatchell was too absorbed to notice it

"I want to go out into this twenty-miles-an-hour air," he said, looking swiftly out at the window and back to the fire and then to Beckett, "and I want you to walk with me a bit. I feel somehow as if you could help me, just because you know my dilemma, and because you are such a good sort."

"But—but—I——"

"Don't bother about the lie," said Tatchell. "I won't keep you out in this nipping and eager air more than an appetite time. You'll enjoy your dinner later all the more. Come along. Just down to Madison Square and back."

Beckett, his hand upon the letter that seemed fairly to burn in his pocket, tried to evade the proposition; but Tatchell, whom Fortune had long disaccustomed to the way of others, was not to be thwarted. Beckett found himself following half irresponsibly from the room. On the brink of the stairs he tried to hold himself and do a little reasoning. This was the husband of Georgia, the man who had not made her happy, the man from whom he was to take——

But he found himself in the street almost before he knew it, turning into Fifth Avenue at Tatchell's side. The wind was heavy, rushing through the canyon of the great street like a river. It whipped their coats about their knees, and sent their breath sucking

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BECKETT OPENED HIS EYES AND LOOKED AT THE BLAZE.

into their nostrils. Conversation was practically impossible.

Beckett, leaning against the wind, his brows drawn under the cruelly fixed band of his hat, for possession of which he and the tempest struggled momentarily, turned his face towards Tatchell's. He was wondering a little more clearly, now that the pitiless cold seemed to be sharpening his wits, just what he ought to do. His position was anything but a straightforward one. But just what, in that moment, could he do to better it?

Tatchell's hand suddenly, with a startling lunge, darted out and caught Beckett's arm in an unkind grip. His face, where Beckett lifted his bewildered eyes, was almost distorted with conflicting excitement and surprise.

"Look! look!" he panted, standing as motionless as a tower in the middle of the way. Beckett, who had at first feared a sudden illness, was relieved if somewhat mystified by the urgent order. Nor could he see anything about them, in the usual throng of busy people impatient at their impeding even for an instant the important and restless progress of the stream, anything to justify Tatchell's action. He turned, after a glance about in search of the extraordinary, back to Tatchell's face, and following thence the direction of his eyes, looked away again to where a woman stood at the curb of the gusty street, speaking to the leaning cabby of a hansom. She was dressed in a long, black affair that swirled gracefully about her feet, and Beckett saw, as she lifted an ungloved hand to draw back her wind-following veil, that her wrist was white and of distracting mould.

"It is the woman," Tatchell was gasping. "It is the woman."

She went a few steps farther from them and swung lightly up into the chair of the hansom, out of their sight. Tatchell paid no heed to the angry jostlings of the pressing crowd.

"The face," he said half thickly; "I must see the face."

Beckett detained him by mere force. A boy came hurrying out of the shop and swung a new black leather bag up to the driver. "All!" he said, in a singsong weariness.

"I must see the face," said Tatchell.

The long whip of the cabby swung in the darkening heaven, caught a long, snake-like gleam of light from a street-lamp, and cracked crisply on the wind. In another instant the maw of the avenue had engulfed her.

"I was going to say," said Beckett, still holding the man's arm as if he believed him capable of dashing into the maze of carriages on foot to find her, "that if you were going forward to raise the lady's veil, I would beg to be permitted to efface myself."

Tatchell almost turned on him. "You don't know what you've cost me," he said.

Beckett's hold on him became a soothing one. "What could you have done?" he said. He was speaking with great effort, quite unlike his former manner. "My dear soul, do you know you have been behaving

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like a lunatic on a street where lunacy is in dreadfully bad taste?"

"Damn!" was all that Tatchell would say.

Beckett raised his head against the wind and looked around. "We are within half a block of my quarters," he said then. "Won't you come in? I want to talk with you."

Tatchell turned with him, more depressed than ever after his extravagant emotion. They walked past a few glittering shop-windows in silence. "By the way," said Beckett, glancing back, "did you notice what shop she came out of?"

"No."

"A boy came out with a parcel, did you notice?"

"No."

They walked on. At the corner a large over-blossoming florist's window presented an ever changing invitation to stop. Beckett slowed up as they reached it. As Tatchell, moodily aroused, looked at him to see the cause of his hesitation, he drew a long, difficult breath. "I have an errand here," he said.

The wind sucked them into the shop when he opened the door as if it were in league with the merchant. The warm, heavy atmosphere was fairly stifling after the brisk cold of the street.

"I want some orchids," said Beckett, producing his wallet. It was a magic word. The clerk became instantly all attention. Tatchell strayed over to the window and stood looking out, as if he thought some unbelievable fate would bring her past him again. While he stood so, watching the thickening crowd go swiftly by, Beckett, with an elaborate box in his hand, joined him and led him unresisting away.

Once at his rooms, his guest flung himself wearily into a chair. Beckett opened the box, it would seem half nervously, and looked at the flowers. A faint, strange odor breathed up from them and began to tinge the air like incense. He touched them once or twice delicately, but almost thirstily, as a man might handle the bottle that held the last water of the desert. Then with a jerk of the head he spoke: "The woman in the hansom——"

Tatchell sat up quickly. "You know her?" he demanded quickly.

The corners of Beckett's mouth twitched grimly. "I do. It was your wife."

Tatchell stared. "Nonsense," he said at last. "Don't I know my wife?"

"No," said Beckett quietly. He stood looking down at the man. "You call yourself a writer," he said. "You consider yourself able to see into people's hearts, into their skins. Why, you are blinder than any beggar led by a dog on a string. You make me wonder that the public has stood for you so long."

Tatchell was too weary to be angry. "Apropos of," he queried, "of its being my wife?—which I don't for a moment admit."

"Apropos of your not admitting it," said Beckett. He walked away a step and turned back. "You've been bowed down to-day by your sufferings; you've done nothing but talk about an imaginary woman that you were trying to create. What does it matter whether you give her a dark, thin, interesting face, or a fair, white, blond beauty? The illustrator will turn her out from the regular American Girl stencil—large pompadour, prize-fighter shoulders, and a length of limb that could support the Seven League Boots. What does your paper doll matter? Good God, Tatchell, you've got a flesh-and-blood creature to care for there in your own home! You're responsible for her. Books! Books! Can you see God Almighty sitting down to read your latest novel? He's going to read that flesh-and-blood soul through, word by word. And what have you written on it?"

Tatchell sat up, looking faintly puzzled.

"Oh, I know you didn't expect this," said Beckett impatiently. "I know this is an unpardonable geyser in our pretty little park. But you can't stop it until it has boiled up every bit of its being. Look in your heart, at Georgia. Yes, Georgia. I call her Georgia when I am alone. What do you do to care for her, to protect her? Do you think you can put her soul into a brownstone house with the same security that you put a genie into a bottle? Are three meals a day going to feed a woman's heart? Are friends going to satisfy her need of love? Life is all demand and supply. If you starve a body down to the ebb of insanity, what will it eat? The boots off its feet, the very mud off the boots. If her heart demands what you do not supply, with what are you going to fortify her against the urgent attack of those lovers who would give their lives to possess her? Lovers? You don't expect a beautiful woman like Georgia to go through the world without lovers, however little she may realize their presence, do you? Do you expect to give

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real emotions to your paper dolls, and paper emotions to us? Yes, us! I am one of her lovers. I love her with all my heart and life. There you are. It doesn't hurt her, and it lifts my sordid life a little nearer to the angels. But do you suppose that I am going to continue to stand by calmly and silently, when the one man who has taken unto himself the dear right to love her as only one man can, ignores his privilege and shirks his duty? Not by heaven! Do you suppose we are any different in this day than we were in the age of Beowulf? You've got to brace on your buckler and shield and all those things and fight for her. Yes, fight for her, for I'll take her away from you if you don't, if I have to run you through. Get out of your shell of the successful author and look at yourself. Yourself. What are you? Any stronger? Any better-looking? Any kinder? Any more loving than I am? Why should she prefer you to me? Because you write books?"

He leaned across the table at his speechless guest. "Books be damned!" he said slowly and impressively. He picked up the box of orchids and banged it down before Tatchell. "You couldn't write even a description of your own wife," he said. "You didn't know when you couldn't frame a face for your heroine that the good Lord had already put it before your eyes and called it Georgia. Go home and look at her. Go home to her, and take this along with you, and tell her you bought them for her, or you will have to reckon with me! Tell her she is beautiful. Tell her all the things you used to tell her when the description of a lovely woman came more easily to you than it does now. Make her happy. Go to her door and call her softly as if you didn't want anybody but herself to hear. Make the woman happy. She's not a starling; she *can* 'get out!' You can keep her only by making her want to stay. Only go along—go along. I can't endure you any longer! Take the box and get out, there's a good soul."

He laughed, or thought he laughed, and flinging Tatchell's coat over his arm, put his stick and hat into one hand and the box into the other, and fairly pushed him out into the hall.

"Good night! And try to remember that when the Prophet said: 'By their fruits ye shall know them,' he was not referring to historical novels." He closed the door with unceremonious bruskness.

As a matter of fact there was an odd catch in his throat that was getting almost beyond his control. He flung himself at full length upon a couch and lay motionless, burying his thoughts deep in the pillows, and wishing he could bury his misery as deeply in his heart.

It was later than he thought when he turned and sat up. His head was hot and feverish and his hands were cold. He went wearily over to the chair where Tatchell had sat, and, reaching out his hand heavily, rang the bell suspended at his desk. In a moment his valet had entered.

"Make a fire," said Beckett. He leaned back, closing his eyes and listening to the movements of the man as he crushed the paper and pressed the kindling into the crackling folds. There came the sharp splurt of a match, a whirring sound of greedy flames, and then the vicious snapping of the wood. The man went quietly away.

Beckett opened his eyes and looked at the blaze. Then he put his hand into his pocket and drew forth the letter. It was a long letter. The envelope was hard and thick. He knelt, reverently, as he put it into the fire, and remained there as it burned away. But he had not thought of seeing any word of it, and when suddenly the slow unfolding of the brittle black petals revealed a darkening line of her familiar hand his eyes read it involuntarily:

"It would have taken so little—a flower—a pretty word——"

He rose unsteadily to his feet. The clock struck its soft, secret hour. A flower—a pretty word—she had them now! Had not he, himself, sent them to her?

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ALUMNI ASSOCIATION

Frenzied Finance

By THOMAS W. LAWSON of Boston

Precedence is given in this issue to the author's explanation of how he defeated by means of publicity the plans of the "System" to unload its securities on the people at inflated prices. The first chapters of the sensational "Story of Amalgamated" promised for this number will be found on page 65 of the Advertising Section. The "rigging" of a "bull" market, the successive steps of the conspiracy to tempt the public into buying stocks, are here graphically described, and we are shown the "System" treated to a dose of its own medicine. In reply to the accusations put forth by Mr. Lawson's enemies, characteristic studies of the man by two of the most prominent American writers are reproduced. Therein the motives of the author in his onslaughts on the financial powers of the country are fully set forth.—THE EDITORS.

IN an early chapter of my story attention was drawn to the mystery surrounding the origin of certain great American fortunes. Their owners had become millionaires overnight. The source of their wealth, the methods by which it had been amassed, were both outside the realm of ordinary experience. At some length I explained the secret device of making dollars from nothing, and the organization of the giant machine composed of national and savings banks, trust and insurance companies, officered by "Standard Oil," which used the savings of the people collected in their vaults to raise and depress the values of securities. The various steps in the forging of this huge chain of financial institutions and the adroit manner in which it juggled with the public's funds were set forth in detail. There I described how the machinery was worked to turn out "Amalgamated" on the public; how, after great advertisement and many incantations, its stock was sold to the public at a certain figure, then depressed and gathered in by the "System," subsequently raised by degrees to a high level, then brutally smashed without warning, so that the men who had sold out at 130 were able to buy back again at 33. The immense profits derived from operations such as these conducted on a vast scale and without regard to a presumed moral obligation, are the basis of many of the huge private fortunes of the day, for Amalgamated, as I expressly stated, was no different from United States Steel and some other great industrials put together and issued to the public in the same way.

EDUCATING THE PUBLIC

Without undue vaunting, I may say here before entering upon the second part of my story, which is expressly concerned with the crimes committed in connection with the organization, flotation, and subsequent manipulation of this Amalgamated Company, that my explanation of the mysteries of modern finance has not been without immediate profit to the public. The methods I have alluded to were understood in a taken-for-granted way in Wall Street, but outside the great banks and trust companies which were part of the "System" and directed by its votaries, the character of the conspiracy against the American people was neither realized nor suspected. The public, accustomed to invest its money in the legitimate securities of the country, had time and again lost hundreds of millions without dreaming that they had been as ruthlessly robbed as though held up at a pistol-point by a highwayman. The public imagined that the great capitalists whose names were emblazoned in the press throughout the land, and who managed the banks and trust companies and insurance corporations to which their savings were intrusted, were noble and public-spirited gentlemen of the highest moral principles and of absolute

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integrity. They know to-day that many of them are reckless and greedy stock gamblers, incessantly dickering with the machinery of finance for their own private enrichment. I have stripped the veil from these hypocrites and exposed to all the world their soulless rapacity. I have let the light of heaven into the dim recesses of Wall Street in which these buccaneers of commerce concocted their plots. I have done more than this: I have nipped in the bud the newest conspiracy for the entanglement of the public—the great "bull" market which was organized late in the past year by the chief votaries of the "System," to harvest a new crop of profits on the securities they had laid in during their last raid. In other words, I have treated Wall Street to a dose of its own medicine.

During last month the newspapers devoted considerable space to the doings of the stock-market in connection with this episode. I use the word "episode" purposely, for I warn my readers that it was but one of a series of disturbances which must occur before the grasp of the pirates on the great financial interests of this country can be shaken off. David slew Goliath with one pebble from his sling, but the giant "System," intrenched in the stoutest citadel ever constructed, and armored in gold and riven steel, will yield to no mere call for surrender. My own part I have cheerfully taken with no delusions as to the difficulties of the contest. He who interferes between the lamb and the wolf is likely to provoke the wrath of the wolf, and I have done worse, for have I not come between the lions of finance and their willing prey?

"RIGGING" A "BULL" MARKET

It is worth while here to rehearse the steps of this first disturbance, because it constitutes part of a movement destined to wield a tremendous influence in this country's history. My readers are aware of the immense amount of attention excited by my story in this magazine, that the people have grown so intensely interested that it has been impossible to print sufficient copies to supply the demand, and that the press of the country has given columns of space to each issue. While my revelations of the methods of the "System" have been circulating throughout these United States, the "System" has been engaged at its old trick of inflating the prices of its favorite stocks and bonds and spreading its nets for another gigantic plundering of the people. In the stock-market and in the highways and by-ways and resting-places of finance for months past nothing has been heard but fairy tales of great earnings of railroads and industrials, fairy tales of new ore in old mines, fairy tales of great financial forces converging toward colossal combinations.

HOW THE GAME WAS MADE

These are the lures of the "System's" hirelings, the decoy calls of the market tout and the financial tipster whose part it is to mould opinion and urge the people to the shambles. Before my eyes, with a blind and audacious defiance of my warnings, the old, old game was rigged in full view of the audience and the old players began their venerable antics. In the meantime the "System" attended to its own rôle in the conspiracy—supplying out of its banks and trust companies the public's money for the gamblers to make the game with. Then began the artful process of working up the market; stocks gradually climbed higher and higher. Amalgamated ascended from the forties into the fifties and the sixties and even into the eighties; steel assumed the appearance of life and grew from 10 slowly upward into the twenties and thirties. Every day in the Stock Exchange hundreds of thousands of shares changed hands back and forth among the professionals who lustily played their parts in this financial melodrama. The good old myths of great fortunes made by lucky investors began to reappear in the papers. Sales increased; values jumped rather than climbed. The trap was set; the market made. The wily manipulators rubbed their hands gleefully. The public began to bite, to buy. It was then only a matter of sizing up the wool crop before beginning the shearing.

Before I detail the steps I took to spring its own trap on the "System," I should explain that this market was purely an artificial one. The immense advance of prices was not brought about by any honest methods or legitimate causes. The "System's" votaries had enormous quantities of stocks—millions upon millions of shares, bought when the people during the past two years were compelled to throw them overboard at slaughter prices. By employing one of the oldest swindling devices known to finance,* they

*Groups of Stock Exchange members each day appear to buy from other groups great quantities of shares of different stocks at advancing prices. In reality all the brokers—the ones appearing to buy and those who sell to them—are in

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could bid prices to any figure they desired. Honest financial writers called attention each week to the tactics of the manipulators and declared the high quotations unjustifiable and unreasonable.

At the stage of the game that I felt sure immediately preceded the unloading signal, I determined to test whether the people had really digested as well as absorbed the cold facts I had been ladling out to them in my story of "Frenzied Finance"—whether they had grown wise enough to heed a warning. So on Monday, December 5th, I carefully prepared the following advertisement, which was published Tuesday morning in the great papers of the great cities of this country and later in Europe.

AMALGAMATED STOCKHOLDERS—
WARNING

From the creation of Amalgamated I have continuously believed in its worth and constantly advocated the purchase of its stock.

Henry H. Rogers personally negotiated with Marcus Daly for the properties which went to make up the Amalgamated Company.

Henry H. Rogers alone knew absolutely their values.

Henry H. Rogers's associates took his word for them.

While they cost Messrs. Rogers, Rockefeller, and associates only $39,000,000, we all believed they were worth more than the $75,000,000 at which they were sold to the public.

Shortly after the public flotation at $100 per share, the stock dropped to 75. I did all in my power to prevent the decline, losing millions in the effort, but I retained my faith in the real worth of the property.

Some of the insiders made millions; the public was fleeced of millions.

I still refused to be discouraged. I urged Messrs. Rogers and Rockefeller to make good their promises made through me to the public. Finally they consented. The stock advanced until it sold at 130.

At the highest price I was still buying and advising its purchase. Then there came the awful slump which slid the stock down to 33. I lost enormously; insiders made vast profits. The public was again fleeced.

At 33 I began a new campaign to induce my followers and the public to buy. As a result there were purchased by hundreds of people all over the country directly and indirectly through me, rising 260,000 shares, at an average of 40 to 42, and probably hundreds of thousands more which I could not trace.

This campaign I have prosecuted incessantly up to the present time, until now I estimate the public holds 1,000,000 shares, 700,000 of which show at to-day's price, 82, a profit of $28,000,000.

When my story, "Frenzied Finance," began, I advertised that it could do no damage to Amalgamated stock, but would help it.

Hoping to divert the dangerous disclosures I threatened, the leading attorney of Messrs. Rogers and Rockefeller asked for a conference. At it he demanded of me what I expected to accomplish. I replied: "One thing, at least—to put the price of Amalgamated back to 100, that those unfortunates who still retain their stock may recover their money."

Then the secret was revealed to me that Amalgamated was not worth anything like the price at which it had been sold to the public. I said: "How can this be?"

He answered: "Mr. Rogers knows for a certainty that Marcus Daly deceived him about the worth of the properties."

I had great faith in this attorney. He was sincere in what he said; his knowledge and relations were such he could not have been deceived, and his special information about this property was such that he could speak in the first person. I believed him. Soon afterward another official of Amalgamated confirmed his statements.

When I received this information my dilemma was a terrible one. If I gave it to my following they would at once throw over their stock, probably at a great loss. I waited. Sooner or later I knew these men would get behind the market, push up the prices of the stocks they had gathered in at bottom figures, and, when the moment was ripe, again unload on the public.

The market "came in." I did all in my power to assist in raising the price of Amalgamated.

To-day's situation is the same as that of 1901.

"Frenzied finance" stock gamblers have accumulated immense lines of Amalgamated. The same sensational rumors of a great rise to come flood Wall and State Streets as in 1901. They have asked me to join in creating a wild market upon which all the Amalgamated taken in at lower prices may be turned out upon the public.

It would be millions in my pocket to assist, but——

I see the handwriting on the wall which the "frenzied financiers" of Wall Street do not yet see. It reads:

"The people will not stand plundering any longer."

And I have decided.

I advise every stockholder of Amalgamated stock to sell his holdings at once before another crash comes. Another slump may carry it to 33 again, or lower.

It may go higher, but this is no affair of mine. From the moment of the publication of this notice all those who have looked to me for advice must relieve me of further responsibility.

As the people who look to me for advice are scattered all over this country, I know of no other way than this to simultaneously notify them of what I have learned.

league with each other, and none of the transactions are actual. The performance bears the same relation to legitimate Stock Exchange trading that the purchase and sale of a gold brick among confederates at a circus do to the real work of the gamblers and pickpockets who are really attending to business around them. On certain days in the last few months when the official records of the Stock Exchange told that one and a half million shares had been bought and sold, and prices had advanced until the aggregate increase in the worth of the stocks dealt in amounted to hundreds of millions of dollars, not more than a few thousand shares of real stock changed hands. The rest was bare-faced fraud for the purpose of deceiving the millions of investors and speculators throughout the country who are dependent upon the daily press and "market letters" for information in regard to investments for their savings.

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If the powerful people who manage and control Amalgamated, and who, after selling it to the public at $100 a share, allowed it to sink to $75, and after it had advanced to 130, smashed it to 33, regardless of their sacred promise to me and the public through me, now reveal to me that it is not worth over 45, it is inevitable that if they are honest in what they say, the stock must go there of its own weight. If they are not honest, they will put it there anyway, and lower still.

I would have waited until the reckless speculators who are now manipulating the market had put the stock higher, but I did not dare. During the past two days I have detected unmistakable signs that the vultures are gathering for the feast.

In the past I have told what I thought I knew about Amalgamated; from to-day I shall tell what the men who control and manage Amalgamated say they have found out about it. No stockholder should, after this fair notice, object or accuse me of trying to injure the property, even though I be compelled to begin court proceedings based on this information so lately revealed to me.

This advertisement and my mailed notices will appear in New York and Boston Tuesday, December 6th; in the eastern and middle portions of the United States Wednesday, and the balance of the country, Canada and Europe Thursday, and I shall wait until Friday, that all may have ample time to dispose of their stock, if they care to, before making my next move.

Every holder of Amalgamated must keep before his eyes this one tremendous fact: His property is now absolutely at the mercy of men who have the market in the hollow of their hands, and who in the past have raised this stock to the highest and then dropped it to the lowest without heed or concern but for their own pockets.

COPPER RANGE

Since Copper Range Consolidated sold at 12 I have advised its purchase. To-day it sells at 70. All who have followed my advice have made immense profits.

Copper Range has 385,000 shares; Amalgamated 1,550,000.

Copper Range is a new property at Lake Superior, consisting of three immense mines and a railroad, with the latest and most complete plant in the world, including its own smelters. It is the largest and richest copper-mine discovered and developed in the past twenty years. It is producing now 40,000,000 pounds of copper annually, and will in the near future become the largest producer in the world.

Amalgamated pays 2 per cent. in dividends. Copper range will pay 6 per cent. in the coming year, and continue to increase, to what limit no man can tell. If the present market for copper, the metal, holds at 15 cents, and the best judges think it will probably go higher, Amalgamated should increase its dividends to 4 or 6, but with 15-cent metal Copper Range will earn and pay 8, 10 and 12 per cent., and upward.

The curse of Amalgamated has been "Standard Oil" management. Copper Range has been, and is, directed and controlled by representative Boston copper men, who seek their profits in the mine and not in the stock-market.

THOMAS W. LAWSON.

Boston, December 6, 1904.

The results of this announcement proved that my message had not fallen on stony places, but had, as the innumerable letters I receive every day seem to show, been accepted by the public in the spirit of its giving. All Tuesday, Wednesday, and Thursday the people sold their stocks to the "System's" votaries at the falsely inflated prices these gentry had erected for their own plundering purposes. Instead of gathering in the savings of the toilers, the "System" had to part with some of its roll. For once the people got the money and the "System" had the stocks. Under the stress of tremendous selling the price of "Amalgamated" was shattered. Other frenzied finance stocks declared in sympathy. The power of publicity had been triumphantly vindicated and the cries of frenzied financiers, their mouths full of their own fish-hooks, resounded through the land.

THE "SYSTEM'S" REPLY

That this condition would be allowed to prevail long, I knew was improbable. The leading votaries got together and organized to stop the frightful decline. The old cuttle-fish methods were at once resorted to—a campaign of falsehood, deception, and trickery began. Lest the people should realize that it was their power which had wrought such havoc, the touts and tipsters shouted in chorus that the slaughter of prices was the work of the "System" itself and that I was secretly in league with the "System" against the public; that, the public having been robbed of its stocks, prices would advance with an extra bound. Simultaneously scores of millions were drawn from the banks and trust companies to stay the slump. Under the influence of all this industry and clamor the market began to boil again; prices recovered, and the people, confused and bewildered, started to fall into the trap anew. There was a sharp advance the following day, and then there arose a great cry from the votaries that I was a trickster and that what had been in reality the most notable demonstration of "the people's strength" ever given, was only another evidence of the "System's" infallibility. If this deceit had prevailed, the task I have undertaken of enlightening the public would have had a setback. Relying on my previous work I put forth the following announcement Monday morning, December 12th, and confidently awaited results.

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INVESTORS AND SPECULATORS—WARNING!

For six months through my story, "Frenzied Finance," in EVERYBODY'S MAGAZINE, I have been educating the people to the terrible condition existing to-day in America—the people are plundered of their savings by a few men through the working of the "System."

After a close study for six months I concluded that the people were awakening to the truth.

I decided to make a test.

I advertised certain truths. That was all.

For three days Wall Street and the "System" were panic-stricken—paper values melted to the extent of hundreds of millions.

The laws of the land are strict about panic-breeding by public statements.

If any of the terrible statements I have made were false, I would to-day be in prison or my body suspended to a lamp-post. I could not possibly have escaped.

What I have stated is truth. No one dares gainsay it.

Wall Street and the "System" for the first time were compelled to come to the rescue and put in jeopardy their own money by buying stocks from the people at inflated prices.

For the first time a break came while the manufacturers of stock still held them.

The people sold them.

To-day every scheme known to frenzied financiering is being worked to make the world believe last week's panic was the result of stock speculators, bears, "Standard Oil," and the "System."

Throughout this country and Europe is being spread the story that I was in league with "Standard Oil" and the "System," that they had sold out their stocks and got me to raid the market to shake out the public.

That another great rise is coming.

. . . . . .

This is clever, smart, the only thing possible under the circumstances.

But it is a lie.

I ask the people to watch the desperate efforts that are being made to get this lie to pass for a truth.

The "System" must unload on the public, but above all else the "System" must convince the people that the awful destruction of last week could not have been brought about merely by the people's own doings.

If the people are not so convinced they will know their power, and that they have in their own hands, to use at any time, a weapon which can stand the "System" on its head.

There is no reason why the people cannot reverse the old process and always sell at the top to the frenzied financiers and buy from them at the bottom.

. . . . . .

This is my warning:

I ask the people and Wall Street and the "System" to give it weight or their loss will be on their own heads.

I am going to strike again, suddenly, sharply, sensationally, and in a way that will produce effects upon prices and upon markets, so much more destructive, that the effects and the destruction of last week will appear by comparison as milk to vitriol.

Every owner of an active stock in which the "System" has any interest owes it to himself to weigh my warning.

The result must be terrible for Wall Street and the "System," and nothing can avert it.

It matters not how much preparation is made, as it will come in a way not possible to guard against.

I want all to know now, so they will not blame me when the slaughter is on.

My first and only warning will come in the form of a public notice that certain named stocks should be sold the day my advertisement appears.

Three days afterward I will publish why, but with the why it will be too late for holders of stock to save themselves.

I now say to all, if you decide after reading this that I am only talking, well and good, but when it is too late, remember what I did say.

While waiting for me to speak, again think it over.

. . . . . .

When "Frenzied Finance" first appeared, only six months ago, the wise heads of the "System" said:

"The public will tire of it in sixty days."

At the end of six months the people, the press, and the pulpit are lashing themselves into a fury over its revelations, and it is impossible to print magazines enough to meet the demand.

When I first touched on the Life Insurance Companies they laughed.

To-day policy-holders are panic-stricken, and the big companies are falling behind millions a week.

When I said my story will affect Wall Street, Wall Street laughed; last week it yelled, cursed, and begged.

And I am only in the mild, preliminary stages yet.

While waiting for the next move, make no mistake.

When real work begins Wall Street and the "System" will look like a last year's straw hat in the swirls of Niagara.

AMALGAMATED

Last Tuesday morning I publicly said:

"The men who control Amalgamated told me it is not worth half the price it was floated at. If they told the truth it will go back to 33. If they have lied they will smash it back to 33 as they did before. Sell it."

All that day (Tuesday) holders could have sold at an average of 79.

Holders of over 200,000 shares did.

The following day all holders could have sold at an average of 74—300,000 did.

The third day all holders could have sold at an average of 66—200,000 did.

Then the Wall Street powers got desperate and stopped the decline.

During these days I did not sell a share or do anything in the market to assist the decline, but did buy enormous amounts to prevent it from breaking below 60.

Every scheme known to frenzied financiers is being worked to make it appear now that this stock is going to sell much higher.

It is advertised broadcast that I was working with the bear raiders and "Standard Oil."

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This is a lie.

My brokers were requested by another client to publish a statement that a prominent copper company president stated there was $33 in the Amalgamated treasury.

Instantly the rumors were sent broadcast that I had settled with "Standard Oil" and was bulling the stock.

This, too.

I know the man who made the statement and the high officer of the Amalgamated who got him to make it.

And it shows the desperate position of the Amalgamated "Insiders."

They are loaded with the stock.

I dare any officer of the Amalgamated Company to publish the above statement over his signature.

If he does court proceedings will be begun at once.

I also dare Messrs. Rogers or Rockefeller to deny the statement made by me that they have said the stock is not worth 50, and that Marcus Daly deceived them. I dare them.

I repeat what I have said to holders of Amalgamated:

Sell your stock now, before it is too late.

Bear in mind when Amalgamated sells at 33 that I have warned you.

And in the meantime watch for sharp breaks in Amalgamated. I will give no further warning on this stock, and under no circumstances will change my now advertised position on it.

THOMAS W. LAWSON.

BOSTON, December 12, 1904.

The second test brought a stronger demonstration than the first. This time the "System's" votaries were drawn up in solid phalanx; behind them uncounted millions and unmeasured power braced to meet attack. All day Monday the people hurled their securities at the gamesters and with every onslaught prices crumbled until when the Stock Exchange closed, the "System's" losses were represented by hundreds of millions of dollars. The people had learned a lesson, and not a hundred years more of the "System's" trickery and falsehood will efface its impression.

VILIFICATION NO REPLY TO FACTS

The attacks I have made on the "System" have been frank and direct statements of facts. The destruction they wrought upon the cherished plans of the gamesters was due to their truth. If the things I stated about Amalgamated were not true, how easy to prove them false, and how completely then should I have been discredited. But what has "The System" in its blind rage done? Well may the American people who read what is printed below say to themselves, "Those whom the gods would slay, they first make mad." "What is Thomas W. Lawson in this transaction that his personality need enter into a controversy wherein the issue is of facts alone?" Suppose I were all that my enemies say of me, the question is not of my guilt, but of the truth of my charges. I was not surprised to read on the morning of Tuesday, the 13th of December, the diatribe printed below. It was published in the leading papers of the country in the form of an advertisement, in great type covering half a page.

THOMAS W. LAWSON—READ THIS PICTURE

NEW YORK, December 12, 1904.

THOMAS W. LAWSON, Boston, Mass.

For six months I have read with close attention your story of "Frenzied Finance" in EVERYBODY'S MAGAZINE and have paid close attention to the manner in which, by pandering to the worst prejudices of the American people, you have endeavored by misstatement of facts to distort the conditions actually existing through what you call the workings of the "System."

What is the conclusion to be deducted from your own statements? What is the "System" to which you have so often referred?

From the standpoint of honest, unprejudiced men no other conclusion can be derived but from your own statements you have endeavored personally and through subornation of others to debauch legislation, to distort facts, to create in the minds of investors a lack of confidence in men whom the public for many years have looked up to as the leaders in the industrial world.

By every foul vilification and every statement which distorted imagination is capable of producing, you have endeavored to show that the so-called leaders of finance of the United States are in league to rob and defraud the investing public.

Taking all your statements and analyzing them, what do they amount to? That certain men, amongst whom you yourself WAS one of the leaders, have bought out certain corporations which were capitalized at a price which you state was far above their cost.

Not one single new fact has been brought to the attention of the public. If men by their brains, their capital, and their energy acquire properties that have not been appreciated by the public, put them forth under whatsoever name, so that the statements made in connection with those properties are true, and capable of verification, what is it but a business proposition that cannot be criticised?

What is the "System" which you denounce as the very personification of evil? Is it not the "System" of which you have been the leading advocate, votary, and exponent for many years? Is not the "System," when analyzed and reduced to its root, a stock-brokerage of which you are and have been for many years one of the shining lights; not the system of honest, legitimate brokerage, but the system of endeavoring by false statements and by exciting the fears of the multitude to depress and destroy values in order that its votaries may reap their ill-gotten gains?

Is there one thing in connection with all that you have written in your articles on "Frenzied Finance"

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in which you have not been from start to finish one of the prime movers? Who is the man that from the inception of the enterprise which you most severely criticise has been most prominently before the public? Who is the man that from your own words originated the idea and carried it to its completion? Is it not Thomas W. Lawson? Who is the man that in the various schemes which you hold up to the condemnation of the public has taken from start to finish the leading part? Is it not Thomas W. Lawson?

Is there one honest man in the United States who to-night believes that in spending the thousands and thousands of dollars that you have spent in advocating your views and in posing as a friend of the people, that you have not acted for your own selfish ends? Do you believe that there is one man in all this wide world to-day who honestly believes one single statement that you have made, or who believes that you have ever turned your hand to or aided in the slightest degree in any honest enterprise? You criticise the copper corporations who have placed their stock before the public as a legitimate investment. Can you point to one single instance in which a misrepresentation of fact or figure has ever been made in anything connected with the Amalgamated Company?

Who are you, who should say in relation to a copper-mine whether it is good or bad? Did you ever see a copper-mine? Did you ever put a pick into ore? Did you ever reduce one ton of metal so that it would yield up its wealth for the benefit of mankind? Have you ever done anything excepting to act as a parasite upon honest labor and by chicanery and by misrepresentation endeavor to rob the people of their hard earnings? I speak to you plainly, knowing you yourself for what you are. Can you show one man that can point to any honest industry in which you ever took part; to one single act of yourself that ever contributed to the welfare or the advancement of the working people? Can you point to one single act in your career that was ever based on any other motive than absolute egotism and selfishness; to one single utterance, act, word, or deed of yourself that was not based on selfishness and a desire to rob or misrepresent or in some other manner attach the earnings of the people to your coffers without effort on your part?

I address this communication to you knowing you for what you are, as a man who, throughout his many years of active life on the Stock Exchange, came to be generally considered as the synonym of chicanery and of misrepresentation. To-day, through your perversion of truth and partial misstatement of fact, which through many years in pursuance of your calling you have become an adept in, you can destroy the confidence of the people who make the money and the wealth of the country. Do you for one moment suppose that there is one honest person in this country to-day who believes that you are actuated by a sincere desire to aid them?

Do you not know that your only motive is by destroying confidence to endeavor to make a large profit for yourself, by the methods which you have pursued of advertising to the public? The men who do things, the men who created wealth, the men who are known throughout the world for integrity and for their business qualifications will unanimously say that your motive is selfish from start to finish.

Do you remember the dealings that you had with me, how they were based on falsehood and misrepresentation from start to finish? How by the use of names that are well known in the financial and business world you endeavored to rob and convert to your own use what you thought was one of the greatest properties in the world? What has been the result of your advertisements of the last few days? Has it not been to destroy confidence, to create a panic among people who had invested their earnings in what they have considered as legitimate propositions? Have you ever paused and thought for one moment about what the results of your selfish and distorted statements might be?

In your articles you have spoken of the loss that has been entailed upon widows and orphans, of disgrace and suicide and other ills that have come through what you are pleased to call the workings of the "System," the "System" of which you have been and are to-day the exponent, the system of misrepresentation and of spreading false statements; in other words, of stealing Heaven's livery to serve the devil in. Millions of dollars of legitimate investments have been lost to the people who have made them. Why? Because you in your selfish egotism have looked to nothing but your personal gain, thinking nothing, caring less for the woe that you might work to thousands, pandering to the worst prejudices, and by means of such words as "Standard Oil," "Amalgamated," "Frenzied Finance," etc., and making statements which investors have not the means or the time to dispute, you have endeavored to destroy values that have been created by the works of a lifetime.

To-morrow in Boston I shall call upon you. I for many years have stood as a worker, as a man who has built up and who has created, and I know that the savings of a lifetime of many honest investors have been swept away by the falsehoods that you have spread abroad through the public press.

To-morrow at your office I shall denounce you for what you are. The Master long ago said: "By your works ye shall be judged."

Personally I shall call upon you for your answer to-morrow.

W. C. GREENE.

This is the rejoinder of the "System." No denial of my facts. No defence against my charges, but a volley of mud and a threat of assassination. I had dared tell the people how they had been robbed.

All remember the panic of 1901, the famous Northern Pacific corner, in which values shrank hundreds of millions in a few hours and tens of thousands of the people lost their entire savings. Who precipitated that terrific slaughter? Certain great railroad magnates and bankers were at each other's throats; two greedy corporations had quarrelled ferociously over the control of a railway line. No man in all our broad land dared to hint at the assassination of a Morgan or Perkins or Harriman or any of the "Standard Oil" votaries who were parties to the bitter contest that left Wall Street strewn with the mangled and bleeding carcasses of the ruined and bankrupt. That time, however, the "Sys-

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tem" had both money and stocks—the people had lost both.

THE ENEMIES HE HAS MADE

I am not going to enter into a defence of myself against Colonel Greene's charges. In the newspapers of the country that matter has been fully ventilated. I simply republish his vituperation to show how the "System" goes about silencing those who dare protest against its villainous methods. In the first six months of the publication of my story the sole defence the "System" has entered against my specific and terrible charges of plunder and debauching of the people is to attack me personally. It has inaugurated a war of mud-slinging and vilification which is directed by the *New York Commercial*, Henry H. Rogers's own paper, which printed the mean statement that I was crazy. This editorial made splendid ammunition for the big insurance corporations, which have caused it to be distributed among their policy-holders, and for the yelping pack of insurance papers which may be depended on to bark, and bite the legs of anyone who dares attack their master's, the "System's," most profitable institutions. I find I have not space here to reproduce these several mud broadsides, which really are more valuable as evidence of the doddering imbecility and fatuous weakness of the so-called great men of finance than interesting or informative. Since my personality is the issue, I propose to give my readers some testimony of a different character, gathered by experts* in the heat of battle.

A STATEMENT OF INTENTIONS

In concluding this exposition of recent events which I desire to appear here as a preface to the first chapters of the "Story of Amalgamated" proper, which will be found on page 65 of the advertising section of the magazine, I desire to say and to ask my readers to believe that:

The work I am doing is wholly in the interest of the people.

I have never in a single instance in all the years of my dealings with the people knowingly deceived them nor lent my aid to their plundering.

I have never in a single instance benefited by the "System's" work in the oppression or plundering of the people.

I have never in a single instance violated the confidence of another, and in telling my story I use only those details and information which according to the highest and broadest code of men, I have a right to use, and I am holding, and will continue to hold, back some of the most damaging evidence against the "System" in my possession because it came to me in ways which make it unfair for me to use it.

And, above all, I want it understood that no part of my story is written because of any loss I have suffered through the "System" or its votaries or through any loss to me from any cause, and I solemnly pledge my word to the people that this will not only be made plain before I finish, but when my story is all told it will be equally plain that my principal reason for writing it was that I might give to the people the benefit of an idea which I had worked out before I had ever engaged in a single transaction with "Standard Oil" or the "System." The opportunity to promulgate this idea and to place it in successful operation is dearer to me, and should be to any man, than any of the millions or powers which could possibly be conferred upon me by the "System," even though it should tender to me all the money and power it has to give.

Thomas W. Lawson at Close Range

An Intimate Talk with the Financier and Fighter

By ARTHUR McEWEN

From the *New York American*, Nov. 27th, 1904

THOMAS W. LAWSON of Boston, who is making it so interesting for Standard Oil financiers and other able gentlemen that add your money to their corpulent millions while you wait, is himself an interesting man and a very puzzling one to a great many people.

*Arthur McEwen and James Creelman are among the strongest and ablest of American newspaper writers. Their names are not as familiar to the readers of magazines as some others, but they are, perhaps, the most highly paid men in journalism to-day and they have a well-earned reputation for independence and personal integrity. Mr. McEwen, who is now one of the editors of the New York *American*, is known throughout the country as a fearless exposer of corporate villainies. Mr. Creelman is a distinguished member of the New York *World's* editorial staff, and has interviewed more of the world's great men than any other journalist living. From their standing in their profession, their well-known hatred of hypocrisies and shams, their wide experience in estimating men of all degrees—the verdict of Mr. Creelman and Mr. McEwen, as set forth in their papers, should be conclusive.

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One day last week I spent several hours with him at his rooms in Young's Hotel, and it surely was a stimulating and enjoyable time. Everybody now knows how exceedingly well Mr. Lawson can write, and he talks as he writes—boldly, vividly, audaciously. He thinks out loud, pouring forth a flood of speech, breaking off in the middle of sentences, going into long parentheses, touching on a dozen incidental things by way of illustration as he goes, but always coming back to the main point. He may confuse you, but he does not confuse himself. And notwithstanding the rapidity of his utterance and his copiousness he is not carried away into saying what he would rather not have said.

He is handsome—tall, broad-shouldered, strong, well-knit, and graceful—still almost youthful physically, despite his forty-five years and the beginning of grayness in the dark, wavy hair which covers his large, finely arched, and well-proportioned head. His forehead is high and broad, his gray eyes deep set under brows that come together and give intentness and fierceness to his gaze when he is aroused.

And when Lawson is aroused you see a fighter with all his wits about him and of utter fearlessness. He would have made a first-class soldier, with his quickness and dash and the pluck that was born in him, and has not to be summoned by thinking and resolving.

THE BOSTON VIEW OF LAWSON

The Boston view of Lawson is illuminating. They are afraid of him on State Street. He thinks so rapidly and does things with such instant decision that he bewilders the conventional plodders. They admit that he is brilliant, that he has a genius for gathering in the dollars, but he shocks the financial Mrs. Grundy. They tell you that he is "irregular," "sensational," "bizarre," and the rest of it—all of which means simply that he is a man of original mind, who follows his own methods, succeeds with them, and doesn't care a snap of his fingers about being out of the fashion.

He has a hundred ideas and impulses where the "safe and steady-going" business man has one—and as the safe and steady-going State-Streeter doesn't understand the ninety-nine Lawson ideas and impulses which do not come to him, he charges them up to "eccentricity" and "charlatanism."

Boston says Lawson is vain. He certainly does hold a good opinion of himself, and he has a right to. A boy who goes into a bank at twelve as he did and before he is seventeen cleans up $60,000 is hardly to be rebuked for considering that he is better fitted for the financial game than most. He knows life, he knows men. He has made and lost fortunes and is not afraid of being "broke."

That experience has been his repeatedly, but always he rose again. His brains, energy, and daring would cause him to rise anywhere. Had he been given birth in a South American republic, the dictatorship would have been his inevitably.

Lawson was born a money-maker, but he is a great deal more than that. He is a many-sided man, interested ardently in lots of things to which the ordinary money-maker is oblivious. He is very, very human. He has a soul.

Although he is raining blows on important men, who are not accustomed to being treated with disrespect—although he is charging them with crimes, and hopes, I should say, to drive them out of the country or into the penitentiary, he speaks of some of them with the greatest kindness, thoroughly understanding their good personal qualities.

THE WONDERFUL ROGERS

He denounces H. H. Rogers, for example, as a robber, a criminal, and he said to me:

"Rogers is a marvellously able man and one of the best fellows living. If you knew him only on the social side, and knew him for years, you couldn't help loving him. He is considerate, kindly, generous, helpful, and everything a man should be to his friends. But when it comes to business—his kind of business—when he turns away from his better self and goes aboard his pirate brig and hoists the 'Jolly Rover,' God help you! And, then, as a buccaneer you have to admire him, for he is a master among pirates, and you have to salute him, even when he has the point of his cutlass at the small of your back and you're walking the plank at his order. Rogers is wonderful. He is one of the most prolific human creatures I have ever met; prolific in thought, in devices—and I've been at the game a long time now and ought to know.

"Don't think me egotistical, but I can't help looking under the surface and going to the bottom of things. So I learn more about men in Wall Street and what they are at than

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most. This is my thirty-fourth year of sixteen and seventeen hours a day and three hundred and sixty-five days in the year, and I have seen them all come and go. I am with the third generation of my time now. In such matters I feel somehow that I'm about three hundred years old.

"Men like Rogers are all very good fellows. They are genial and tolerant in their judgment of others. Yes, they are mighty good fellows, until you turn them around and look at their other side. Rogers is lovable enough until he touches the other button. Then he goes with perfect ruthlessness for what he wants. And yet, though you are his victim, you can't bring yourself to hate him. After he has thrown you down and taken all you have and you turn yourself over and find the dark lantern has disappeared, and you hear him going up the lane, you pick yourself out of the gutter and admire the skill with which he did the job. If you could stand it, you would almost whistle to have him come back and do it over."

"It is easy to see," I said, "by what you write of Mr. Rogers in your magazine story, that you were fond of him and gave him the highest rank for ability, but just the same you said you had to go on the stand in the gas suit and swear exactly opposite to his testimony. Do you charge him flatly with perjury?"

"I have put it fifty times in black and white," answered Mr. Lawson, "that he committed perjury. There isn't any question about it. I produced my secretary's minutes, delivered over the telephone, received by his secretary and afterward confirmed. He confirmed the message to me, called me up and talked it over and did business on that agreement. Two men, Rogers and myself, followed each other on the stand and made diametrically opposite statements; and neither one of them reserved himself in stating that it was knowledge at first hand. Therefore there was perjury."

LEGISLATIVE CORRUPTION

"Mr. Lawson, the whole country is familiar enough with legislative corruption, so there's nothing new in your charge that the Legislature of Massachusetts was bought up. But what will attract national notice is the definiteness of your accusation. You charge H. M. Whitney, brother of the late W. C. Whitney, and one of the foremost business men of your state, with having done the corrupting in order to get through a complete charter for a gas company. Now, when you pillory a person of Whitney's standing and prominence, as you have done, he has got to do one of two things—either force you to come to the front and compel you to prove the truth of what you say or stand before the public morally convicted."

"That's right," agreed Lawson heartily.

"Do you stand ready to prove your charge if he challenges you to do it?"

"What else can I do? Of course I can prove it. I'm sorry for Whitney. He is a good fellow on his personal side, like Rogers, but truth is truth."

"However used we may have become to buying Legislatures, however commonplace it may be, still, when a financially responsible man like yourself gives concrete instance, and is prepared with proofs, the fact is horribly startling to everybody that cares for his country. What is to be the end of this sort of thing—the purchase of the people's representatives by the criminal rich?"

"Well, you can ask me a question even broader than that. What is going to be the end, not only of such things as I have stated in regard to the corruption of the Legislature of Massachusetts—and we all admit that the same thing is being done in other states—what is going to be the outcome of this rottenness in connection with the practices in Wall Street that I am telling about in my magazine narrative in 'Frenzied Finance'? To answer would be to disclose my remedy—the climax to my whole story. At present I can only say that I make no charges loosely, on insufficient evidence. I state only what I know. I have seen the iniquities worked out. I know that these crimes are being committed every day; that these great financial schemes are carried through, not only by the commission of moral crimes, but legal crimes—crimes for which those participating in them can be held responsible if they are gone after in the right way, and I am going to show the right way.

THE REMEDY

"I believe that I have a remedy. That, of course, is a tremendous thing to say. I have spent my life on it. I have been waiting for the opportunity."

"I may not ask you what your remedy is?"

"No, I shall propose that myself when I have laid all my facts about these crimes

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before the people. I am going to tell them about some startling crimes. All that I have told so far, including the systematic corruption of the Massachusetts Legislature, relates to the past. That is, the deeds are dead, so to speak. But the crimes of Amalgamated, though in one sense they are now past, are yet connected with the present, because Amalgamated is alive. The man who was robbed in 1899, in 1900, and 1901 has his claim unsettled. That man is alive and Amalgamated is a big, living corporation. When I get to that I shall be talking in the present and something is going to be done.

"I have the remedy for the whole thing. You will appreciate the largeness of that statement, but I have thought and advised and worked it out. My remedy is based on common-sense."

"Does it aim at any real change in our political system? Is it socialistic?"

"Oh, no; it doesn't mean a turning over in politics. You and I know that the dollar is what is running things in this country to-day, and if you come along with an ideal proposition—a proposition that carries with it a change in our laws or a proposition to have some new laws passed—you might as well say good-by to it, because the fellow whose hundred millions you want to take away is going to say: 'How many dollars does it need to turn that upside down?' and he is going to supply the dollars."

LAWSON'S VERSATILITY

Mr. Lawson gave me nearly three hours of his time, and during those three hours he was interrupted every five minutes or so by telephone calls. He conducted his business right along, ordering the selling and buying of stocks, making or declining appointments, talking with his publishers, his lawyers, his family, his friends. It would have goaded almost any man into excitement and irritability, but it was all in a day's work with Lawson. Yet he is not phlegmatic; indeed, he is extraordinarily animated. But it is animation with composure. In a business way there is not a busier man in the country, but he finds leisure for other interests—books, pictures, bronzes, horses. He has a beautiful country home, where he goes daily by special train, and then puts up the bars against business, bores, and all intruders.

In his talk with me he ran a remarkable gamut. He spoke of business like the shrewdest and readiest of practical men. Then in the midst of some story of stock-market guile, such as he is exposing in EVERYBODY'S MAGAZINE, his face, voice, and hands conveyed amusement, anger, disgust. With his good looks and gift of expression he would have made his way to the top of the stage. I do not know if he has done any public speaking. But when he got into the full tide of denunciation of the crimes of Amalgamated I regretted that he was not addressing a great audience, for it was real oratory—strong talk, ardent, electric, manly. His eyes flashed, his teeth came together with a snap and he shook both fists under my nose. He has enthusiasm, capacity for righteous wrath, and the spirit of battle. But he doesn't lose poise for a moment.

HIS CONFIDENCE IN HIMSELF

Cheerfulness, gay confidence in his own powers, is his predominant trait.

"You are firing hot shot into these people," I said. "They have endless money, and you are in the stock-market, taking chances every day. Aren't you afraid they will dig pits for you?"

"Well, what can they do to any of us in this world except to send us to the poor-house or the grave? I don't fear them. I know them and all about them. You must remember this is not a new occupation with me. For twenty-five years or more I have been in the habit of picking up a brick without looking to see how many corners it had or whether it was round or square and hitting the first head I thought I had a good reason to hit. I have been doing these things regardless of how they liked it. It's upward of a quarter of a century since I had my first wrestle with a corporation in the newspapers. I have tried not to be a common scold and avoided being vicious when I could. I have only attacked when I thought some fellow had done me a deliberate wrong. And when I have felt that way I have started after him. Then it has been vicious, hard fighting, you know; vicious, but not malicious.

"With the 'Standard Oil' crowd I have this big advantage—I am only one man, a small target, and it needs a mighty good aim to hit me, whereas they present a large surface and I have only to heave a brick in any direction to break a window. The contest is unequal. Everything favors me. My ammunition is the truth."

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There is cheerful courage for you—more particularly in the case of a man who proclaims from the housetop that there is no limit to the villainy of his adversaries.

"Mr. Lawson," I said, "there are few who would care to be in your shoes—a rich man waging a war of this sort. The chances are altogether in favor of their smashing you financially."

"Let them, if they can. There are worse things in this life than being smashed financially."

Mr. Lawson's smile was sunny and confident. He is fearless.

LAWSON, THE MAN

By JAMES CREELMAN

From the New York *World*, Dec. 12th, 1904

BOSTON, December 10th.

ALL through the critical business hours of Friday, when Thomas W. Lawson, master spirit in the present extraordinary war against Standard Oil finance in Wall Street, was reported to be locked up with H. H. Rogers, generalissimo of Standard Oil, perfecting the details of a settlement for $6,000,000—all through that anxious time, when the stock-tickers and newspapers of the country were trying to guess the meaning of Mr. Lawson's sudden silence and inaccessibility, he was standing in his quiet room in Young's Hotel, explaining the situation to the public through the *World*.

Although I sat in the room with him almost from the time the stock-market opened until long after it closed, not once did Mr. Lawson show the slightest sign of excitement over market affairs. Strong as an ox, clear-eyed, tranquil, smiling, the man who had moved the financial market downward against the will of the greatest combination of capital the world has ever seen, bore himself like one absolutely confident of success. The bunch of blue corn-flowers in his button-hole was not fresher than he, although on the previous day he had fought through one of the greatest battles in the history of speculation, had made an hour-and-a-half speech at a night banquet, had gone to bed after midnight, and risen before five in the morning.

In that one day he had forced nearly 3,000,000 shares of stock into the market in New York.

"My one instrument is publicity," he said. "It is the most powerful weapon in the world. With it I have been able to strike with some of the power which eighty millions of Americans possess when they are wide awake and in earnest.

"This week's work is only the beginning of a demonstration that the secrecy of the frenzied finance system—under the cover of which the savings of the people gathered into banks, trust institutions, and insurance companies have been used by the Standard Oil crowd to rob the people through the stock-market—cannot succeed against publicity. The people only need light to save themselves.

"At the beginning of the week I advised the people of the United States to sell Amalgamated Copper and the other pool stocks. It was the first step in the final realization of plans I had been maturing for ten years. Since then, against the whole force of the billions and billions commanded by the Standard Oil system, Amalgamated had dropped from 82 into the 60's. I give the people my word, which I have never yet broken, that not once in that time have I sold a share of Amalgamated stock. Not only that, but I have actually bought large blocks of Amalgamated in order to steady the market and prevent too great and too sudden a panic, so that my friends everywhere might be able to get out without complete ruin. But for that I believe we would have had a panic greater than the Northern Pacific crash.

"I simply went out into the public square and told the people the truth. I was in a position to tell the truth. I knew the methods by which they had been robbed. I knew that ruin was staring them in the face unless they acted quickly.

SPENT $92,000 ADVERTISING

"I advertised the fact over my signature in the newspapers of New York, Boston, Chicago, Los Angeles. I cabled the advertisement to London. All this cost, with incidental expenses, something like $92,000.

"The frightened leaders and agents of the 'System' spread reports that I was in league with the leading plungers and manipulators of Wall Street, that I was making a mere stock raid, that I was trying to 'shake down' Mr. Rogers. The truth is that I have no partners. Not a soul knew my plans until my first advertisement appeared. I have no price, for there can be no peace now until the

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whole rotten scheme of frenzied finance is smashed and things are brought back to their natural honest level. I am in deadly earnest. No man knows better than I do how great a service I am rendering to the American people."

Mr. Lawson stood squarely upon his heels, the incarnation of strength and courage. The square head, high and wide at the top, the long line of the jaw and broad, fighting chin, big, blue-gray eyes, the big, flat teeth, the strong nose, large, firm mouth, sinewy neck, hairy hands, broad, deep chest, powerfully curved thighs, and the steady voice—these were eloquent of strength, determination, and concentration.

There was a black pearl in his cravat and an almost priceless canary-colored diamond sparkling on his little finger. He wore gray, striped trousers and a black coat and vest, across which was a beaded gold watch-chain. Everywhere in his room were flowers, roses, lilies, and bunches of the famous Lawson Pink, the flower for which he once paid $30,000.

The man whom I had expected to find haggard, pale, wild-eyed and excited, in the centre of a nervous hurricane, was rosy-cheeked, cheerful and apparently as free from care as though he had never heard of Wall Street. He spoke rapidly but in an even voice, occasionally pacing the floor and sometimes gesturing or setting his hands firmly on his hips. He answered questions promptly and with an almost boyish appearance of frankness. It would be hard to imagine a more masculine, compact and concentrated personality.

This is the man who left school in Cambridge at the age of twelve, walked into Boston with his books under his arm and secured a three-dollar-a-week position as an office boy almost on the very spot where after thirty-six years he has worked himself up into a position from which he feels able to captain the fight against Standard Oil and its allies. He owns a palace in Boston filled with works of art; he has a six-hundred-acre farm on Cape Cod, with seven miles of fences, three hundred horses, each one of whom he can call by name; a hundred and fifty dogs, and a building for training his animals larger than Madison Square Garden. Some of his horses are worth many thousands of dollars apiece. Even the experts of the German Government who examined Dreamwold the other day were amazed at its costliness and perfection. Within forty-eight hours Mr. Lawson wrote and published a large illustrated book analyzing his farm and gave it to his German visitors as a souvenir, after organizing for them a horse show that overwhelmed them with surprise.

He built the yacht Independence at a cost of $200,000, and when it was shut out from the America's Cup race smilingly threw it on the scrap heap. He established a great racing stable, and when tired of playing with it, broke it up. He went to Kentucky, and the day before a great trotting race bought Baralmo for $17,000. His pride was aroused by the fact that the betting was against his trotter. He gave $104,000 to a friend to sustain Baralmo's reputation in the betting and won $92,000. And yet he claims that he has never been seriously interested in betting, and that his winnings on Baralmo were simply an accident.

THAT $30,000 PINK

But it was the purchase of a pink carnation, wonderful in color and vigor, which had been named by a Boston experimental florist after Mrs. Lawson that made Mr. Lawson's name known all over the world. Thirty thousand dollars for a pink! The news was spread broadcast, and printed in the newspapers of all countries as an illustration of the vulgar extravagance and folly of an American millionaire.

Mr. Lawson explained that incident while I was with him, and his explanation threw a new light upon his character. He bought the flower originally as a matter of sentiment, but the sum he offered was comparatively small. Mr. Higginbotham, of Chicago, bid $25,000 for the Lawson pink. When he heard this news Mr. Lawson sat down with a florist friend and figured out the possibilities of the new flower as a business investment. He closed the matter in a few minutes by paying $30,000. Some time later on the florist bought back the right to the Lawson pink for $30,000, and gave Mr. Lawson, in addition, $15,000 profit, according to agreement.

A curious evidence of this man's astonishing coolness is the fact that at the very time the market was closing on Friday, when it was whispered all over the country that he was arranging terms of peace for the Standard Oil with Mr. Rogers, Mr. Lawson was actually explaining the peculiar and beautiful qualities of his favorite flower.

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A REASON FOR HIS LAST ATTACK

"But if Amalgamated Copper shares were worth $100 when you were market manager for Mr. Rogers and his friends, how is it that they are not worth that price now?" I asked.

Mr. Lawson leaned against the edge of an open door and thrust his hands deeply into his pockets.

"I have tried to make that plain to the public," he said quietly.

"The other day Mr. Rogers's lawyer was trying to get me to stop. I told him that I intended to force the Standard Oil crowd to put the price of Amalgamated Copper back to $100, at which I advised my friends to buy it. He said that the stock was not worth $100. I asked him how he knew. He answered that Mr. Rogers, Mr. Stillman, Mr. Rockefeller and the other fellows in control had discovered that they had been deceived when the property was bought. They did not consider it worth more than $45 a share.

"That settled it in my mind. I appealed to the public to test the situation. I advised them to sell Amalgamated at once and keep on selling. If it was worth $100, the men in the 'System,' having billions of dollars behind them, would buy it. If it was worth only $45 a share, then the price must fall to that point in the end. It was simply a question whether the public could unload on the Standard Oil crowd before the 'System' could unload on the public."

"Then you caught the leaders of Standard Oil at the psychological moment."

Mr. Lawson's smile was beyond words to describe.

"That partly explains the crash," he said. "They were ready to unload on the public, but the public moved too quickly. Publicity destroyed the one great weapon of the Standard Oil men, which is secrecy. I had been tricked and deceived and those who were responsible had used my name to deceive and trick the public. I got out into the open and laid the plot bare. I had been working up to that point for many years, always waiting, waiting, waiting for the day when I could begin a work of reformation in behalf of 80,000,000 of people.

"I know my game. I have stood here in Boston for thirty-six years studying man and his ways. I have no false conceptions of my own strength. I know, and I have known all along, that to win against a system backed by billions of dollars working in the dark and controlling largely the law-making powers of the nation, I must have the people with me. My articles in EVERYBODY'S MAGAZINE were simply in preparation of the public mind for the practical demonstration which I have made this week that the whispering manipulators of Wall Street will not buy at $68 a share stock which they were selling to the public at $100 a share.

"The Standard Oil interests came into my world simply because they entered Boston to control gas affairs. They wanted to run their automobile down a particular road, but they found a fellow standing in the middle of the road. They did not dare to run over that fellow, as little as he was, because he warned them that he had in his pocket a stick of dynamite that would blow the machine up if it passed over him. Mr. Rogers is a really big and brainy man. He saw and understood the situation. He offered to take me inside of his secret lines.

HIS INDEPENDENCE

"It is said by my enemies, and they are many—and some of them are crackajacks, I admit—that I am a squealer, that I have peached on my pals. That is absolutely untrue. From my boyhood up I have always insisted on being free and independent. I have punched a head when I thought it needed punching, without asking whose it was or what the consequences would be. But I have never consciously told a lie or violated a confidence. The newspaper files will show that when I made my deal with the Standard Oil people I publicly announced that I had entered into a secret agreement with them. That brought a hurried call from Mr. Rogers, who wanted to know what I meant. I told him, as I had told him before, that I had to work in my own way, that my methods were open and above board, and that I could not work successfully unless I was free to do things as I thought they should be done.

"That was my arrangement with Standard Oil. They had a great chest, and the whole method of the 'System' was to prevent anyone from getting a peep at that chest save as one of them and on their own terms. I re-

Continued on page 65 of the **Advertising Section** of this issue.

On page 65 of the advertising section will be found the first installment of the real story of Amalgamated, for which all that has gone before has been the introduction and setting.

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Frenzied Finance Continued from page 186

fused to be bound by their code. I told Mr. Rogers again and again that everything I learned as the market manager of the Standard Oil interests I felt free to use publicly at any time. Mr. Rogers again and again assured me that this was fully understood.

THE REMEDY

"All through that time I had, deep down in my heart, the plan which I am carrying out now. Each day brought me nearer to the day when I would expose the whole system of fraud to the public. Having that idea always present with me, I was careful to avoid deals or partnerships which involved any loss of independence to act when the day for action came. I have been worth as much as $28,000,000, and I have lost as much as $14,000,000. But never have I altered my purpose to awaken the public to a realization of the great crimes committed against them in the name of finance.

"If the people will stand by me, and I have always been open and honest with them, America will witness a great transformation. With an honest and courageous President in the White House we shall see whether the 'System' will be able to use the fiduciary institutions of the country for piratical purposes. The fall in the price of Amalgamated and other pool stocks is only a bubble on the surface. The final revelation, and the final solution, are yet to come into sight."

Just then the telephone bell rang and Mr. Lawson put the receiver to his ear and laughed as he listened. "No," he answered softly, through the instrument, "I am not locked up with Mr. Rogers, but with a man who has more power."

Then he turned to me, rocking back strongly on his heels and clasping his hands behind his square head.

"I meant that," he said; "there is more power in the pen of one honest writer in the service of an honest, fearless newspaper than in all the wealth and cunning of the 'System.'"

Frenzied Finance—The Story of Amalgamated

By Thomas W. Lawson, of Boston

PART II

This story is being written by the author in the leisure intervals of a very busy life. In order to gain time for the preparation of the following chapters, which form the beginning of the second part of the main story, the preceding section, produced two weeks ago, in the midst of the stock disturbance that it portrays, was placed in the body of the magazine. Then, Mr. Lawson's intention was to begin at once to tell of the inception of the Amalgamated Company, but subsequently he decided that it would be wise to start the second half of his story with an exposition of the financial structure of the country, so that readers unversed in the terms and institutions of the stock-market would be equipped with a thorough understanding of the methods and principles of finance and the various organisms and their functions through which business is conducted. This has run over the pages at his disposal, so the description of the Copper situation in 1896 which follows in his manuscript cannot be printed in this number.—THE EDITOR.

THOUGH this is the twentieth century and enlightenment is supposed to prevail throughout this broad land of ours, the majority of people still regard the world of finance as the world of magic. Within the fairy realm of finance the laws of nature apparently are suspended, and, over-night, wonders are worked. The ordinary mortal, wise in all other walks of life, sees the man who yesterday stood beside him at the plough or at the bench emerging from the mysterious portals bearing the fruits of the endeavors of a hundred or a thousand lives, made all in a moment out of nothing. There is no denying such magic, nor that the magicians who perform these miracles are entitled to veneration. So the ordinary mortal feels that he has no license to enter the world of finance save on his knees, hat in hand, bearing tribute to the divinities enthroned within this enchanted territory.

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It is my purpose in this chapter to do away with this extraordinary deception and to show it up as one of the artifices with which tricksters, since the beginning of the world, have imposed upon the people. There should be nothing in finance that any man or woman of ordinary intelligence and experience cannot understand, and I purpose, before going any further, to explain the machinery of the "System" so that every one will exactly understand it from headlight to rear-end lantern. Many intelligent people have no clear idea of what a certificate of stock or a bond really is, and the words "money," "stock exchange," and "finance" are mere terms which they glibly use without knowledge of their meaning.

In the chapters that have gone before, I have familiarized my readers with the methods and practices of frenzied finance and its votaries, so that their minds could properly grasp the crimes of Amalgamated and other contemporaneous swindles, when I came to the telling of them in the course of my story. If I had, as so many of my critics urged, plunged at once into a narrative of the "System's" most flagrant misdeeds, my readers would have had no conception of their Satanic viciousness. It was only by conducting them through the briery ways of the past that they could be educated to a realization of how systematically they had been plundered during all these late years; and I can only insure them against the further jugglery of the freebooters of finance by getting clearly into their heads the various fly-wheels, cogs, cranks, and levers which go to make up the vast financial engine whose hopper is every bank in the country, and whose vent is Wall Street.

It is not difficult to understand the grocery or the dry goods business. Standard articles of well-known form are sold by weight or measure over the counters for fair prices. The patrons of such businesses insist on knowing what they are buying—what they are to get in exchange for the money which is the fruit of their labor, and then, after they have been told, and they trade, they require that the goods be as described or they will know why not. The average American would consider it a huge joke should his grocer undertake to induce him to buy one hundred times more sugar than he could use, on the ground that he might find in the sugar bags when he reached home gold and diamonds. But would he not wrathfully seek the police if, after opening his sugar bag, for which he had paid $1.00, he found it contained only 50 cents' worth of sugar? He would tell you if you met him at this stage, "You can bet that chap on the corner cannot get away with any such trick as that—not in America. He might in Zanzibar or in the province of the Sultan of Sulu, but I will show him he cannot rob Americans in this, the twentieth century." The grocer would be hustled to jail without a "by your leave," and thenceforward his name would be a byword among all honest tradesmen.

And so it goes in every business but finance—the most important of all, the business into which is merged all other businesses, the business of taking and preserving the results of all other businesses, of all other human endeavor. Over our land to-day are big able Americans, long-headed and experienced, adept at a jack-knife swap or a horse trade—industrious farmers, hard-handed miners, shrewd manufacturers, each in his own line a good business man, yet these sturdy traders, whom the "gold brick" artist or the "green goods" practitioner would never dream of tackling, come weekly into Wall Street, or into its branch shops which exist in every community on the continent, and are done out of their savings like the veriest "come-ons." Humbly they take, in return for the gold earned with the sweat of their brows, a piece of paper of a given value which they return later and exchange for half the amount the paper had cost them originally. In the space between purchase and sale fifty per cent. of their investment has disappeared—has been filched away, but yet they have no resentment. They evince none of the feelings of the man whose pocket has been picked or whose till has been robbed. On the contrary, their sentiment is of admiration for the banker, the broker, the financier through whose agency their money has been lost.

Take, for instance, the prosperous tanner who goes to his banker with $100,000, the fruit of ten years' success, and exchanges this sum for 1,000 shares of Steel Preferred. Now, if he were to examine this security with half the thought or investigation he gives a $500 carload of bark, he would learn that there was not 20 cents on the dollar of real value behind it. In six months the eminent tanner is again at the banker's offering for sale his thousand shares of steel. In the mean time it has declined in value and he has to part with it for $50,000. But he does not complain; indeed, he bows his way out of the palatial office of

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the great man and is full of sincere thanks when the banker promises to let him know the next good thing on the market. Suppose our tanner had purchased ten cars of tan bark and found that each car-load was short ten per cent. Would he not at once go to his attorney and exclaim emphatically that he would spend thousands rather than let the scoundrel who had tricked him get away with his swag?

Suppose our grocer waxing rich invests his funds in the Sugar Trust. He thinks he knows all there is to be known about sugar. The business of the Trust is to make the sweet commodity and sell it to the people. No mystery or magic, surely, about this simple pursuit. Yet when our grocer invests his savings, the sugar stock is many dollars more valuable than when, scared into selling by fluctuations which he cannot see any reason for, he tries to get back his investment. So many times have investors been milked of their savings by this one trust during the past twenty years, that in the coffers of its creators and jugglers are hundreds of millions of money that once belonged to the people and for which they received absolutely nothing in return.

Both the tanner and the grocer must know, when they look up and down Wall Street at the great office buildings which tower into the sky on either side of the street, that these are huge hives of expensive bees who, from New Year's to New Year's, do not produce a dollar. They should realize that the hundreds of millions spent each year for the expense of running the "System's" game, and the millions which the game-makers flaunt in their faces, must have been derived from such as they—the men who produced.

It is the phenomenon of the age that millions of people throughout this great country of ours come of their own free will to the shearing pens of the "System" each year, voluntarily chloroform themselves, so that the "System" may go through their pockets, and then depart peacefully home to dig and delve for more money that they may have the debasing operation repeated on them twelve months later.

You may ask if I desire to convey the idea that the great financial institutions and trusts of this country, which have their head centre in Wall Street, are all concerned in a conspiracy to rob the people of their savings. You think, doubtless, that so sweeping a statement goes beyond the truth. I desire to go on record right here in declaring that all such financial institutions which in any way are engaged in taking from the people the money that is their surplus earnings or their capital, for the ostensible purpose of safeguarding it, or putting it in use for them, or exchanging it for stocks, bonds, policies, or other paper evidences of worth, are a part of the machinery for the plundering of the people.

This is a terrible charge, I am well aware, but it is based upon a thorough knowledge of the subject and made with a full appreciation of its gravity. I do not mean to say that all the men who handle and control the different institutions I mentioned have guilty knowledge of the bearing of their actions. Many of them are of the purest minds and most honest intentions, and are quite incapable of participating voluntarily in a conspiracy to wrong any one. They do not know, however, that the relation between their own minor institution and the general financial structure constitutes the former an agency for the "System," which controls and has organized the general financial structure into an instrument for converting the money of the public to its own purposes. In fact, the "System" has cunningly possessed itself of the financial mechanism of the country and is running it, not for the object for which the machine was devised, but for the benefit and personal profit of its votaries, and so the vast correlated organization of banks, trust companies, and insurance corporations which were brought into being for the safe handling of the people's savings has become an agency for transferring these savings to the control of unscrupulous manipulators, who take liberal toll of every dollar that passes through their hands.

The duty of the American people is to unloosen the thraldom of the "System" on our financial mechanism; to pluck out of their high places the dishonest usurpers who have degraded the purposes of our financial institutions, and to restore those institutions to their legitimate functions. When the people are fully awakened to the condition I describe, surely they will arise in their wrath and sweep the money-changers from the temple.

CHAPTER II

THE "SYSTEM" AND THE LOUISIANA LOTTERY COMPARED

YEARS ago one of the greatest evils in this country was the Louisiana Lottery. Through that lottery millions and millions annually

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were taken from the people and transferred to a few unprincipled schemers, who soon found themselves in possession of enormous fortunes. Wise men called for the abatement of this awful drain on the savings of the nation, but the law-abiding, God-fearing people of the country met their plaints with "Why should we be bothered about this matter? If fools and knaves elect to gamble in such palpably fraudulent ways, let them gamble, and their losses are no affair of ours. It is none of our business." But presently these honest people had it pounded into their well-meaning heads that the principal instrument by which the swindle was conducted was their own mail service, one of the most important branches of their government; that, in fact, in each and every city, town, village, and cross-road in all our virtuous land, Government officials were acting as distributing agents for this huge corrupter and robber.

Then the people rose in their irresistible might, and between the rising of one day's sun and its setting this powerful machine went as goes the gum-drop on the red-hot stove cover at a pop-corn soirée. It melted, leaving nothing but a faint odor and a thin stain, both of which disappeared in the next morning's scrubbing, and the Louisiana Lottery was as though it had never been. Yet during its reign its insolent votaries could prove to the absolute satisfaction of all intelligent, patriotic men that it was useless for any man or set of men to attempt the lottery's destruction, because they would be met with the accumulated resistance of the reckless spending of the vast amounts of dirty dollars which had been stolen from the people. The argument of these comparatively petty thieves was, "No men nor sets of men can hope to 'stack up' against us, for their money comes hard, cents and dollars at a time; they are obliged to earn it, while we get ours in chunks by simply taking it. We can buy lawyers and can hire law-makers, and we can lease Government officials, and we can outbid any honest men, who are the only ones who object to our game. In the market for legislative or business talent you cannot touch us." Yet the people had but to sneeze, and this foul parasite was detached from their free and honest structure and was wafted away with the dead leaves and the dust to everlasting nowhere.

In the height of its prosperity the Louisiana Lottery only took from the people a paltry ten or twenty million dollars a year, while to-day there are single groups of banks, trust companies, corporations, and trusts which take from the people by might, by trick, and by theft, hundreds of millions each year, and there are scores of such groups. The Sugar Trust has been the instrument of gathering, in one year, a hundred millions of the people's savings, and the Steel Trust, alone, has robbed the people of over five hundred millions of dollars in a single twelve months.

To-day the "System" and its methods are as clearly and as sharply defined in the tangibility of their relation to the people as was ever the Louisiana Lottery. On certain days the Louisiana Lottery sold its tickets, which the people bought with their savings. On a certain day the drawing took place, at which all those who had parted with their dollars expected to receive them back together with immense profits, and upon that day disappointment was spread broadcast among the many and unhealthy joy among the few. So with the "System." On certain days the public is sold their stock, bond, and insurance policy tickets. Upon other days they look for their savings and profits. On the contrary, they learn that these have decreased in value or have been wiped out. My critics will say that such a comparison cannot hold, for in the lottery nothing was dealt in but gambling tickets, whereas the stock or bond ticket represents an ownership in the material things of the country. This is the fallacy the "System" spends millions every year to foster and disseminate. Between the two the difference is in favor of the Louisiana Lottery, for both are gambles and the lottery game was square. Those who ran it had for their trouble a fixed percentage of the profits, an enormous percentage, it is true, but the general fund was never encroached upon by the controllers. Who is to say what percentage the votaries of the "System" take in their game? It depends on how much their victims have to lose. The public have been persuaded, too, that in purchasing stocks they do not gamble, but only invest, or, at the worst, speculate, so they are deceived as well as plundered. A few millions each year satisfied the lottery owners; the votaries of the "System," among whom the "swag" must be divided, demand millions upon millions each. The tickets of the lottery had a definite value at all times until the drawing took place. The stocks and bonds of the "System" have no rigid or unalterable value when issued or at any other time, and do not represent a fixed ownership

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in all the savings of the people which have been paid for them.

Morally, legally, or ethically, the Louisiana Lottery, with all its attendant curses, was a far better institution for the people to bump up against every month than is the "System" against which the whole people are now directly or indirectly dealing every working day of the year. Startling this statement may be, but not more startling than the facts. The records of the lottery company will show how many dollars it took in from the public; how many were returned in prizes and expenses; and how many went into the pockets of the owners. The records of the banks, corporations, trusts, and stock exchanges will exhibit how many dollars were paid into the "System" by the people; how much they received back in return therefor; how much the expense of conducting the business was; and how much profit went to the votaries of the "System." Compare the two and you will find that there is annually taken by the "System" from the people ten thousand times more than the Louisiana Lottery ever obtained in the same period.

This being the fact, for how long will the people allow such a monstrous wrong to be done? How long will they suffer a few men to siphon automatically the money of the many into their own pockets?

It is only a matter of simple mathematics to ascertain the day, and that only a few years away, when ten men will be as absolutely and completely the legal owners of the entire United States and all there is of value in it, as John D. Rockefeller is the absolute legal owner of the large section of it of which he is to-day possessed.

WHEN THAT DAY IS HERE, THE PEOPLE WILL LEGALLY BE THE SLAVES OF THESE TEN MEN.

If this is so—and it is as surely so as it it is that the Constitution of the United States of America guarantees to every man, woman, and child who is a part of it perpetual freedom —it is so because the legal interest alone to which the ten men will be entitled and which they must receive (or our entire structure will fall) will of itself bring to their coffers all the wealth in existence within a given time. If this is so, then why have the American people allowed themselves to reach this condition? Why are they to-day not only resting peacefully under this worse than death-bringing yoke, but assisting in the further riveting of this badge of dishonor and degradation?

The reason is simple: They have been lulled to sleep by the "System" and its cunning votaries until they have but a dull appreciation not only of existing conditions but of their coming consequences. It is almost incredible that a people as intelligent as the American people, and as alert to that individual and national honor which they have bought with so much of their blood and their peace of body and mind, can be so deceived and juggled with. When one looks about, however, and notes happenings of which one personally knows, and the degradation and dishonor to which public opinion is seemingly indifferent, nothing is incredible.

One sees a certain man openly displaying five hundred millions of dollars, a sum which represents the life earnings of 150,000 of our population, and knows that this man has secured this incredible amount during forty years of his life. One sees the second highest and most honorable office in the nation, a United States Senatorship, openly bought for a few stolen dollars by a man who up to the very day of its purchase was a watch repairer in a small country town, and who had never done a single meritorious deed or been possessed of worldly goods to the extent of $5,000. One sees a wily adventuress secure from the banks, which exist only to safeguard the people's deposited savings, hundreds of thousands of dollars on her bare story that she was the possessor of some mysterious documents. One sees a $3-a-week office boy of one of the "System's" votaries able to borrow for the "System," on his bare note, four millions of dollars from a New York institution which only exists to safeguard the people's savings—although the law says that such institutions shall not loan to any man on any kind of collateral, even Government bonds, one-tenth that sum. One sees two men, drunk with their success, gouging and tearing at each other's hearts in Wall Street, and sees their gouging and tearing bring about a panic which takes from the people in an hour over a billion dollars and drives scores to suicide, murder, and defalcation—the two men continuing meanwhile as ornamental pillars of society instead of wearing prison stripes. One sees a great railroad corporation, in which are millions of the trust funds of widows, orphans, and charitable institutions, caught "short" (having sold something it did not own) in the stock-gambling game and held up to the tune of ten million dollars by a reckless stock gambler, who says

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"If you don't settle to-night it will be twenty millions to-morrow"; and the toll is paid, while the great banker who conducts the release of the hold-up charges the further tribute of twelve million dollars for his services. And then one sees this twenty-two millions of "commission" tacked on to the capital stock of the great railroad which is subsequently capitalized into a "bond" and sold to great life-insurance companies as a first-class investment for their trust funds.

When one sees these things and a hundred other as rankly fraudulent, one should not wonder at anything American connected with dollars.

Such things occur because the "System" has so far been able to keep the public in ignorance of its doings. On the surface there is nothing to suggest that a set of vampires have captured the high places of finance and are sucking away the life-blood of the nation. Our banks and trust companies all present a fair exterior and apparently are the same safe and honorable institutions they were before the canker fastened on them. Only its votaries know what the "System" is, and their way is the way of silence and darkness. A tie, stronger and more effective than the oath of the Mafia, binds them to its service, and woe be to him who dares divulge its methods. He who is bold enough to enter upon a recital of these secrets must be strong indeed to withstand the bribes to silence which would be placed in his hands. The "System" can well afford to pay any price rather than be brought face to face with its past, with an enraged people for referee. And even if the being be found who will venture an exposé of the conspiracy, he will find it strangely difficult to get his story past the traps and pitfalls which will be placed between it and the people for whose enlightenment it is intended.

CHAPTER III

THE FUNDAMENTALS OF FINANCE

FINANCE is easy enough to comprehend if it be explained, but so long as the explanation is deadly to the interests of the men who control it, one can be sure none will be offered. There is no term more common to-day than "trusts," and we are surrounded by "trusts," institutions whose workings during the past twenty years have awakened intense public curiosity to know what a "trust" is. Yet there is not extant a definition of a "trust" which conveys any real idea of what a "trust" is. So vague is the general understanding of the "trust's" functions and purposes that the most intelligent and honest statesmen struggle and hopelessly flounder when they attempt to define them, and we have at the present time the able chief of our nation talking of regulating them by law, when, as a matter of fact, a "trust" is, top, sides, bottom, outsides, and insides, an absolutely illegal institution, created outside the law, existing outside the law, and having for its purpose the performance of those things and only those things which the law says cannot be performed legally. Imagine our law-makers gravely meeting to make laws for the control and regulation of the pickpocket or burglar or counterfeiting industry, or endeavoring to prescribe legally the times, places, and amounts of national bank defalcations, or the kind of ink, paper, and pens which must be used by forgers in the pursuit of their profession—imagine it!

In entering upon an explanation of the workings of the "System," it is necessary to set forth plainly the fundamentals of finance, the few rules and inventions by and through which humanity regulates its earthly affairs. In the beginning, of course, might was right and men supplied their wants by force, trickery, or cunning. In time the disadvantages of this became obvious, for while the stronger could overcome the weaker and satisfy desire, a combination of the weaker units acting together could always wrest the prize from the individual. So, to equalize things, the people got together and made laws for themselves, rules and regulations governing the conduct of their lives, and their relations with one another. This was invention No. 1: *Law*. Presently it developed that the physical barter of the commodities of labor was not a satisfactory basis of exchange; so a new rule was formulated providing an interchangeable token of value. This was invention No. 2: *Money*. The rule insisted that the money be of a fair and just standard, by which all the people should receive the equivalent of their labor, and no more. As conditions became more settled, there grew up a realization of the value of a man's life to those dependent on him, and of the fact that when he died his wife and his children were deprived of the livelihood his labor won for them. Then a new regulation was added to the code, providing

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that men contributing to a fund during their lifetime should be entitled at death to leave to their heirs a sum in proportion to the amount of their contribution to the fund, less the actual expense of caring therefor. This was *Life Insurance*—invention No. 3. But there were other calamities less distant than death to be guarded against, and a common fund, also based on the contributions of individuals, to aid and relieve in case of fire and kindred calamities, was organized. Hence invention No. 4: *Fire Insurance.*

And thus the fabric of civilization grew, each addition to the structure being made to cover a want which experience developed. As time went on, some of the people began to accumulate the fruits of labor, money, in greater quantity than was requisite for their own needs, but which their less thrifty or less fortunate brethren could so profitably use in their own affairs as to be able to pay for its use a fair proportion of what it could be made to earn. Thereupon provision was made for a common place of safety for this surplus money, a place where experts in the handling and putting to use of money could employ their talents, first, safeguarding it and, then, loaning it to others. And the law was made to say that all money put into this common place should be so guarded as to be ready for its owner when he demanded it; that its owner should receive all it earned less the necessary expense of holding it, and that the amount it earned should be only such as those who borrowed it could fairly make it earn. This was invention No. 5: *The Bank.*

As the years followed one another, "the bank" became one of the most important of the people's institutions and grew in number and variety. There came to be many different forms of banks. For instance, *national banks*, which, under the control and regulation of the Government, became depositories for the issuance of the Government's money and were privileged to lend money to individuals or corporations with or without collateral. Funds confided by the people to these national banks had always to be ready for their owners. A second form was the *savings-bank*, which grew out of the requirements of small depositors and was governed by the laws of its community. The savings-bank used and safeguarded money confided to it in small sums, and these amounts could only be withdrawn by their owners in person, after an agreed term of notice. The savings-bank was allowed to lend only on real estate or certain other securities, the character of which was rigidly regulated by the law. In consequence, it could use its funds for long-time loans and mortgages, so it earned larger rates of interest than the national banks. The *trust company* was a third variation, coming somewhere between the national and the savings-bank, and was regulated, as was the latter, by the laws of the community in which it existed. The trust company, too, received deposits from the people, but was allowed a broader latitude in employing them. It was also authorized to engage in certain other business—for example, to act as manager for a deceased person's estate and even to buy and sell securities. Because of the extra hazardous business in which it engaged and from which the other two institutions were legally debarred, the trust company earned and paid larger rates of interest to its depositors, and the men who handled its funds were allowed to take for their own remuneration profits in excess of those derived by the custodians of national and savings-banks.

Another deficiency in the business structure growing out of the increasing prosperity of the people was next provided for. When an enterprise became so large as to necessitate several owners for its conduct, the prescribing and defining of the relation of these owners to each other and to the common property became a task of increasing difficulty. So the idea arose of welding the enterprise itself into a separate entity which could do all the things the individual might, and yet exist apart from the individual and independent of his personal dealings and comings and goings. His ownership should be an undivided interest in the whole, represented by certificates of stock or bonds, which could pass from him to another without interfering with the enterprise. This was invention No. 6: *The Corporation.* The law then provided regulations for the creation and conduct of these corporations which compelled them to keep their affairs in such shape that all could ascertain of what each consisted.

When these six organizations had been initiated, the machinery for the conduct of the business of a civilized people was almost complete. But still one other want developed: with the multiplying of the corporation tokens of property, it became necessary that there should be some place where the worth of these might be ascertained either by purchase, sale, or loan under the regulation of experts. So there was created a common

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market-place, to which came all those who had corporation tokens of property to sell, and the prices these brought were announced to the world and became the measure of the value of the institution they represented. Rules for the regulation of the business of the market-place were gradually formulated, and invention No. 7—the *Stock Exchange*—came into existence.

With this addition, the people's organism for safeguarding and economically handling the funds of their labors to the best advantage of all concerned and without interfering with the rights and privileges of individuals was fully equipped. Each separate institution had grown out of an actual necessity and had its own legal organic function, fully understood and defined. And there was no branch of human industry which could not be safeguarded, handled, and perpetuated through this organism, nor could evil come from the existence of any one of these seven components. The robber, the thief, and the pirate against whom they had been erected could not seize any of them or the people's savings which they were created to safeguard, because the constitution of each provided adequate penalties for such a seizure. As long as the members of the organism performed their ordained functions the fabric of the people's fortunes was safe from plunder.

CHAPTER IV

THE MAGIC "JIMMY"

It was at this stage that the class which is now the "System"—of which the mighty robber of barbaric days was the prototype—began to cast envious eyes at the accumulated earnings of a prosperous people locked up and safeguarded against depredation, while the owners (the public) rested easy in the conviction that they had fully protected themselves against the spoilsman. The "System" reasoned: "If only a way could be devised to win control of the seven institutions so that all the benefits the people intend for themselves may revert to me and yet I be exempt from the punishment provided for those who attempt unfairly and dishonestly to secure such benefits, I can get a much easier and surer possession of the results of the labor of the people than I was wont to when I took them by might."

A need defined is half relieved. Outside the treasure-house was the robber enviously surveying its strong walls and iron doors, its locks and bolts, specially designed to defy the felonious intentions of such as he. How, safely, to win his way in and possess himself of the piled-up gold was his problem. And as he waited and watched, a lawyer, at his solicitation, invented for him a magic "jimmy"—an instrument with which he could not only break through the outside door, but as easily force his way past the complex locks of the chambers inside. What was still better, this magic "jimmy" was also a license to enter upon and take possession of others' properties and use them for his own benefit. It conferred on its owner a legal privilege to steal. The robber was satisfied. The "jimmy" which the lawyer had brought him was the "trust."

All this sounds very hyperbolical and farfetched, perhaps, but it is exactly what a "trust" is. The "trust" may also be defined as a master key to the people's financial structure, which enables its owner to enter any or all of the separate institutions I have mentioned, and combine any or all of them without affecting their respective organisms into a new organization which possesses the potencies and the privileges of each, but is unhampered by the legal restrictions of any one of them. Like electricity, the exact nature of a "trust" does not admit of rigid definition, but it is a force which can only be exerted in conjunction with financial organisms, which it joins and yet releases, adds powers to, and exempts from consequences. Let us suppose that two men are made into a "trust"—this human combine becomes at once free from the bondage of matter and the senses, sees out of the back of its heads and passes in and out through solid walls. It has all the combined strength and more that the two men had and all their human privileges and possessions, but it evades nature's laws as to individuals and the laws of man both as to individuals and other material things.

To put the description in still another way, a "trust" is an institution which endows itself with the right to use any or all of the seven institutions of the people as the people use them, but so made that its user derives from the institutions the benefits the people intended for themselves, and yet is immune from the legal consequences of appropriating such benefits. Two or more men make a "trust" by combining—acquiring the control of—an insurance company, a trust company, and a savings-bank. The new organization

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is all of these institutions, performs the functions of all of them, yet can legally do with their incomes, capital, and surpluses things which, from the very nature of each, none of the institutions is allowed to do—the new organization is all of these institutions until the law attempts to bring it to book; then it so evades being any of them. The trust company is empowered to lend money on speculative ventures which the insurance company and savings-bank may not do, so the "trust" lends the insurance company's vast accumulations and the savings-bank's hoard through the trust company with great profit or tremendous loss and enjoys immunity from the consequences which should follow such disobedience of the law. Moreover, when the trust company shows a profit the "trust" appropriates it, and when a tremendous loss is sustained the insurance company or the savings-bank must bear it.

An illustration: A, B and C form a "Trust." A and B are president and controller of a savings-bank and an insurance company respectively. They organize a trust company with $1,000,000 capital, of which the insurance company furnishes the majority; they then elect C president and controller of the trust company, and make him their associate or a dummy. The trust company receives $5,000,000 of the people's money on deposit. The insurance company deposits $5,000,000 of its surplus funds, and the savings-bank $5,000,000 more. The "Trust" then purchases for $5,000,000 the stock of an industrial corporation. It borrows the $5,000,000 and an additional $5,000,000, which represents its own first profit, from the trust company through irresponsible dummies, depositing the industrial stock as collateral. The "Trust" next causes the trust company to issue bonds for $15,000,000. These bonds are based upon and secured by nothing of worth but the stock. The trust company offers these bonds for sale. The insurance company buys $7,500,000 of the bonds and the trust company, through dummies, the other $7,500,000. By the operation so far the "Trust" shows a profit of $10,000,000. After making this profit and the true worth of the bonds becoming known, these decline back to the original worth of the stock upon which they are based, $5,000,000, and there is the tremendous loss of $10,000,000 made. The trust company "busts," and there is a loss to its depositors of $10,000,000. This loss is divided as follows: $3,333,000 to the savings-bank, $3,333,000 to the insurance company, and $3,333,000 directly to the people, less the small amount which will be recovered from the stockholders. (These losses will be affected in an unimportant way by the $1,000,000 original capital.)

In this case the "Trust" has done nothing for which those responsible for it can be held civilly or criminally liable. Neither has the insurance company, the savings-bank, nor the trust company, and yet, if there had been no "Trust" and any one of the three institutions had made the loss directly through its own actions, the officers of that institution would have been civilly and perhaps criminally held responsible.

The utility and convenience of the "Trust" having been demonstrated, it became a popular instrument for financiers desiring to accomplish all manner of illegal purposes. Especially was it an apt tool for the "System" which was then perfecting its control of the people's institutions. The owners of railroads running through the same territory finding cumbersome and hampering the restrictions with which the community they served had safeguarded its interests formed "trusts." Straightway there were valuable results—the combination was emancipated from the regulations which had bound its individual members; competition was eliminated and rates were raised.

As time went on new "Trust" possibilities were discovered and other institutions linked up—corporations of all kinds, insurance companies and national banks and savings-banks, were brought together for the benefit of the "System" and the detriment of the public. The end of the trustification of the institutions of the nation is not yet, but the people are to be shown a way by which the plundering process can be reversed and through which they can make their freedom complete and absolute by the complete and absolute enslavement of the "System" itself.

CHAPTER V

HOW THE "SYSTEM" DOES BUSINESS

THE crimes of Amalgamated were perpetrated through the financial machinery of the "System" as it exists to-day, and before going further it is necessary to show the practical workings of the several institutions through which it manifests itself. To fol-

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low the various steps in the conspiracy, my readers should know how the securities of a corporation are manufactured, how "put upon the market," how admitted to the stock-exchange, how prices are made in the stock-exchange, how fictitious and fraudulent quotations are created and disseminated, until the very shrewdest members of the stock-exchange cannot distinguish those which are real from the fictitious in cases outside their own manufacturing. Then there is an elaborate and ingenious procedure by which public opinion is moulded, that is, by which people are made to believe that the prices at which they buy and sell the stocks and securities are *bona fide;* and this is a procedure as compact and as well understood by the "System's" votaries as are the methods of the bank-breaker and burglar—who sends his "pals" ahead to "pipe" the lay of the land—by felony's votaries. When I have shown these things, about which little is known to-day by the public, my readers will have no difficulty in comprehending what I shall lay before them of the actual robberies in the case of Amalgamated and other notorious enterprises.

The underlying principle of the several organisms through which the commerce of the country is conducted is the protection at once of the interests of the individuals composing them and of the public with which they do business. Provided this principle is adhered to, no harm can be wrought to either. Most of the contemporaneous swindles through which the people have been plundered were perpetrated through the agency of corporations, and this organism has become a sort of synonym for corrupt practice. Yet the original corporation invention as I have described it, was devised to meet a real want of the people, and it has simply been diverted from its proper use by the lawless votaries of the "System." Consider the institution as we now understand it. Certain individuals decide to conduct their business in railroads, mines, manufactories, patents, etc., in the form of a corporation and apply to the community—the State Government—asking authorization to do so. They are compelled first to conform to the rules and regulations laid down by the State for the control of corporations, which say in one form or other:

"We create you for the purpose of doing those things that are best for the many, not the few, and if we knew you would use our authority to oppress the many, in the interest of the few we would not create you." The fundamental privilege of incorporation is the legal authorization to issue paper titles of ownership to the business just incorporated. These are in the form of stocks and bonds. Whoever owns these paper titles shall possess the property and the business as the individuals did before they incorporated, and the law presumes that they shall manage and control it, receive the benefits which come from it, and suffer any loss arising from its conduct, and that all these benefits and responsibilities shall be as laid down in the law. It follows that no harm other than that the law expressly prescribes penalties to prevent can come to anyone from corporations thus created, always provided the laws are what they appear and what the people intended them to be, and that they are enforced as the people intended they should be.

It is most important to all concerned in a corporation that the paper ownership shall represent the real value of the property on which it is based, and no more. When the people exchange their savings for these authorized paper tokens, they should be able to rest confident in the State's guarantee that they are worth what they purport. That my readers may realize how these canons are set at naught by the "System" for its own benefit, let them recall the case of the Amalgamated Copper Company which I described in the opening chapters of this story. Messrs. Rogers, Rockefeller, and Stillman, of the "Standard Oil" and National City Bank, the "System's" leading votaries, sent some office-boys before the officials of the State of New Jersey and asked for authority to put afloat among the people paper tokens to the amount of $75,000,000. These officials knew nothing of the properties upon which the $75,000,000 was based. The laws were such or were so administered that although there was but $39,000,000 of property the big seal of the State of New Jersey was placed upon the paper token, so that to the people ever after these paper tokens read: "The State of New Jersey guarantees that it has authorized $75,000,000 because it knows there is $75,000,000 worth behind these tokens. When Messrs. Rogers, Rockefeller, and Stillman, through the great National City Bank, offered for sale these paper tokens at one hundred cents on the dollar the people tumbled over themselves to secure the whole $75,000,000; indeed, so great was their anxiety that they made demands

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for $365,000,000, and were compelled to be satisfied with one share for every five they desired to buy. Yet later, after the $75,000,000 were sold, the same men who in selling had declared the tokens were worth one hundred cents on the dollar caused them to be worth only thirty-three cents on the dollar. Thereupon the people resold to the men at thirty-three cents on the dollar, thereby transferring from their savings to the "System's" pockets millions for which they had received nothing in return.

At all times while this transfer was in process there were upon the statute-books of the American people rigid laws against obtaining money by false pretence, and daily, in all parts of the country, scores of American citizens were being sent to prison because they had been adjudged guilty of obtaining money in small amounts by false pretence.

There have probably been jailed in the United States during the past twenty years thousands and thousands of American citizens whose aggregate stealings do not amount to one-tenth the total taken from the people by either the Amalgamated, the United States Steel, the American Tobacco Company, or a score of other fraudulently organized or conducted corporations.

There are various ways of organizing corporations and issuing their stocks and bonds. Sometimes a company is organized to acquire a property; individuals and institutions set down their names to take and pay for the shares or bonds. With the money thus obtained the property is purchased. *Or* the individuals who own the property which is to be the basis of the corporation exchange it for all or part of the stocks and bonds. In the latter event those original owners usually sell to the public the tokens thus acquired.

Honest men in forming a corporation make publicly known the character and worth of the properties or enterprises they are organizing, what it has cost, what their profits are, and what may reasonably be expected by investors. The tricksters and the "System," with whom incorporation is generally but the first step in a conspiracy for plunder, surround the proceeding with an air of mystery and refuse information usually with, "We do our business quietly and in silence, and those who do not like our ways may keep out of this scheme." Their whole procedure is of that high and mighty order which impresses the ordinary mortal with a sense of confidence in the independence of its users and a feeling that their scheme must be so good that they do not care whether they sell or not. This is just the effect it is intended to produce.

The next step is to lead the people toward the shambles. This is done by "moulding public opinion," and for this interesting function the "System" and Wall Street have an equipment of magical potency. Public opinion is made through the daily press, through financial publications of various kinds, and through "news bureaus." Every great daily has a financial editor and a corps of experts in finance who spend their days on "the Street" cultivating the friendship of the financiers. At night they are round the clubs and hotels where the brokers and promoters congregate, debating the events of the day and organizing those of the morrow. There are also the strictly financial papers—daily, weekly, and monthly—whose corps of editors and news gatherers live on "the Street," and know and care for nothing but finance. And lastly, there are the news bureaus, with runners out everywhere to gather in items of news affecting stocks, Wall Street or finance. These are printed on small square sheets of paper, delivered by an army of boys at brief intervals while the Stock Exchange is open to the offices of the bankers, brokers, insurance companies, and hotels; or the same matter is disseminated by means of an automatic printing machine called a news-ticker. For this service the offices pay the bureaus from $1 to $2 a day. News bureaus form an important cog in the machinery for making stock-markets, as it is through the news they furnish to the Stock Exchange and to the offices where investors and speculators congregate that the big operators affect the market. A decision to buy, sell or "stand pat" is often based on the *on dits* of these printed slips.

The first step toward "moulding public opinion" is taken when the "System's" votary sends for the dishonest chief of a news bureau, a man usually up in every trick of the trade. I will later describe one of them, a scoundrel so able and experienced that, to use the vernacular of the gutter of "the Street," he can give cards and spades to the frenziedest of the frenzied financiers. To this man the "System's" votaries will say something like this: "We are going to work off blank millions of blank stock; it costs us thus and so, and we want to sell for so and so many millions." Nothing is kept back from

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this especial head panderer and procurer, for it would be useless to attempt to deceive him, and, to quote his always picturesque language, "Never send a sucker to fish for suckers or he'll lose your bait, so spread out your bricks and I'll get the 'gang' to polish up their gildings." After the quality and amount the "System" intends to work off in exchange for the people's savings is explained, that part of the plunder which is to come to the head news-bureau man is settled upon. The amount varies with the size and quality of the robbery to be perpetrated. In some cases as high as a million dollars in cash or stock or their equivalent has been paid to a "moulder of opinion" for simply shaping up a game so that the people might be deceived into thinking one dollar of worth was four, six or eight.

The head of the news bureau, having taken the contract to lay out and carry through the deceptive part of the scheme by which the people are to be buncoed, now begins operations. First, bargains are made with conscienceless financial editors of the daily and weekly newspapers, whereby for so much stock or for "puts" or "calls" or both,* they agree to insert in their paper's financial column whatever yarns are fed them by the bureau man, regardless of their truth or falsehood. To justify the attention paid the subject by each editor, a certain amount of money is spent in advertising, in the newspaper that employs him, the merits of the enterprise. The financial journals are dealt with about on the same basis. In return for straight advertising or for "puts" or "calls" they agree to insert the manufactured news. The news-bureau man then puts his entire staff to work inventing fairy tales of one kind or another to excite the interest and attention of the people, and these tales must be so concocted that the public is drawn into believing that the statements disseminated represent actual conditions. I shall, later, give real instances of the working of this nefarious game of "moulding public opinion," and represent it in the lime light necessary for its appreciation. To show the extent to which this "moulding" process is carried, I know in one instance of a high-priced financial scribe being sent to live in St. Petersburg for no other purpose than to send certain "news items" to a confederate located in Germany, who would get these items to a reputable English banking-house through whom they were given out in London as news: the whole object of this complicated system being that the news items might be sent back to New York without Wall Street suspecting they were bogus.

I must not be understood as meaning to say that all financial editors, news gatherers, or news bureaus are engaged in this, one of the lowest forms of swindling, for such is not the case. *On the contrary, there are many of them whom no amount of money or influence could make waver in their allegiance to the truth and to honest dealings.* With some of the others I hope to deal specifically later, and I shall not hesitate to set forth in detail certain transactions in which they have been engaged.

CHAPTER VI

HOW WALL STREET'S MANIPULATIONS AFFECT THE COUNTRY

WHAT is the connection between the "System" and the minor financial institutions throughout the country which are owned and controlled by groups of sturdy men who know not Wall Street and its frenzied votaries, and who are ignorant of "made dollars"? Let us see. We will take five national banks in different parts of the country, each having a capital of $200,000, and deposits of $2,000,000. One is in the farming district of Kansas; another is in Louisiana in a cotton district; a third is in the orange groves of California; in the mining district of Montana is a fourth; the fifth is in the logging and lumber country of Maine. These $10,000,000 of deposits represent savings earned by the type of men who have made America what she is, and who laugh when they read in their local papers: "Panic in Wall Street; stocks shrink a billion dollars in a day." "Fools and their money are easily parted," they say, "but Wall Street gets none of our honestly earned money." Now the officers of these five banks are honest men and they know nothing of the "System," yet the day of the panic they all telegraph to their Illinois correspondent, the big Chicago bank, "Loan our balance, $200,000, at best rate." That day the Chicago bank with similar telegrams from forty-five other correspond-

* A "put" is the right to sell to a certain firm or individual shares of stock at a stated price for a stated period, and a "call," the right to buy under the same conditions. The holder of the "put" or "call" is under no liability, as he can use the "put" as margin to buy stocks, or the "call" as margin to sell stocks, or he can hold them for the profit there may be in selling or buying the stock after it has declined or risen below or above the price named in the "puts" or "calls" he holds

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ents in various parts of the country, wires its New York correspondent, the big Wall Street bank, "Loan our balance, $2,000,000, at best rates."

Thereupon the great New York bank sends its brokers out upon "the Street" to loan on inflated securities of one kind or another which its officers, the votaries of the "System," had purchased in immense quantities at slaughter prices the millions belonging to the Chicago bank and to other correspondents of its own in Cincinnati and Omaha and St. Louis and other big cities. The decline is stayed, and then the world learns that the panic is over and that the stocks, of which the people have been "shaken out" to the extent of a billion dollars, have recovered in a day $500,000,000 of it, and that probably in a few days more will recover the other five hundred million. Who has *recovered* this vast sum? The people who had been "shaken out"? No, indeed! The votaries of the "System" have made it—they and the frenzied financiers whose haunt is Wall Street, and whose harvest is in such wreckage.

The part that the five little banks innocently played in this terrific robbery was unimportant. What is important is that it was the funds of their depositors and others like them which the "System" used to turn the stock-market and make an immense profit out of the recovery of values. It is true the banks received but two and one-half or three per cent. for the use of their balances, and their officers would scorn the suggestion that they had put any of their money in jeopardy in a Wall Street gamble. But what I have outlined happened, and has happened many a time before and since, and goes to prove my assertion that every financial institution which is taking the money of the people for the ostensible purpose of safeguarding it or putting it to use for them, is a part of the machinery for the plundering of the people.

Sooner or later, every dollar taken by the "System" through Wall Street's manipulation of stocks directly affects every man, woman, and child in the United States. Let us, for example, see how a stock slump in New York affects the owner of a small policy in Wyoming. The shares of the American and English ocean steamship companies were bought up by the "System" at double their worth and converted into a "trust." New stocks and bonds to a number of times their value were issued and sold to the public. The great insurance companies bought many millions worth of these securities, using for the purpose the money they had collected from the policy-holders, a dollar at a time. This "investment," at the moment it was made, actually represented a loss to the purchasing companies of millions of money, for millions had gone to the people who formerly owned the steamship properties, and many millions more to the "System" as its share of the swag. And it should be remembered that the men who organized the steamship trust were the men who invested the insurance company's money in its securities.

The policy-holder in Wyoming knows about the steamship trust and about the terrible loss sustained by those who invested in its securities. He does not realize, however, that his insurance company has been buying such poor stuff, for he is persuaded it is a great and noble institution, and far above Wall Street and its rash gamblers. Even when he and his kind find their yearly dividends on their policies growing less and less and their premiums rising "because of the tremendous increase in the expense of doing business," they do not dream of connecting these misfortunes with the "System's" trustifications of inflated securities; nor do they associate them with the glowing accounts of the half million dollar seaside palace built by the insurance company's officer who entered the employ of the institution a few years before, with his salary for his fortune, and who is now pointed to as an example of thrift, being worth ten to fifteen millions.

The next chapter of Mr. Lawson's manuscript takes up the subject of Copper. It will be published in the main body of the March issue.

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Pretty Cheeks

A Food That Makes Girls Sweet to Look Upon

THE right food for young ladies is of the greatest importance to their looks, to say nothing of the health. You may be absolutely certain thin, sallow girls don't get the right food. A Brooklyn girl says: "For a long time in spite of all I could do I was thin, skinny, and nervous. My cheeks were so sunken my friends used to remark on how bad I looked. I couldn't seem to get strength from my food—meat, potatoes, bread, etc. So I tried various medicines without help.

"I often read about Grape Nuts, but never tried the food until one day something impressed me that perhaps if I would eat Grape Nuts for my nerves and brain I could digest and get the good of my food. So I started in. The food with cream was fascinating to my taste and I went in for it regularly twice a day.

"Well, I began to improve, and now while on my third package I have changed so my friends congratulate me warmly, ask me what in the world I have taken, etc., etc. My cheeks are plump and rosy and I feel so strong and well. I sleep sound, and it seems as though I couldn't get enough to eat. Thank you sincerely for making Grape-Nuts."

Name given by Postum Co., Battle Creek, Mich.

There's a reason.

Grape-Nuts

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The Hunt for Bohemia

By GEORGE BARRY MALLON

Illustrations by Everett Shinn

ONE of the first requests of otherwise well-meaning country visitors is to "see something of the bohemian side of New York's life," and many a cicerone, rather than admit his ignorance, has taken them to the nearest *table d'hôte*, and relied on his imagination for the local color. Such a demand very naturally has created a supply, and in any one of half a dozen little restaurants and cafés one may find a collection of strange men who label themselves bohemians, and who perform strange antics every night. As an attraction for the unsophisticated, they are well worth to the proprietors the dinners and wines for which they may neglect to pay. Anyone who has a mild mania for junk and wreckage, or a curiosity to see what kind of men boldly fly the flag of bohemia as a profession, may find a visit to one of these restaurants not unprofitable.

Such a restaurant stands on one of the side-streets that branch from Sixth Avenue to get lost hopelessly in the angles of old Greenwich village. A modest sign in front proclaims "Table d'hôte with Wine," and it differs from others in the neighborhood in its cooking, which is Italian and not French. The visitor enters, through a swinging door, a long, low-ceilinged room that runs back into an extension. If he goes there on a Saturday night he will find gathered at a long table the men who, years ago, gave this place the sobriquet of "The Restaurant of the Failures." He may sit at any one of the small tables, where he not only commands a view of them, but necessarily overhears most of their conversation. There are young men, who foregather to speak ill of those in authority. There are older men, who have been talking of their yesterdays and dreaming of their to-morrows while the world moved on, leaving them in obscurity. Among the latter are men who have written a single good story, or a poem, or sung a song, or painted a picture, and who have lived ever since on the brief applause that it brought them. This man passes as a connoisseur of art because, possibly, he may have roomed at some time with a bill-poster. The picturesque, smoothly shaved man with long hair cultivates shabby eccentricities of dress and a cynicism that is very desperate. Another wears a velveteen jacket to suggest a studio

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that exists only in his imagination. Some of them have had more or less vague connection with many newspapers. In the intoxication of telling what they expect to be they forget what they are.

The regular flutterers around the fringe of this self-styled bohemia are, many of them, clerks who spend their working hours under the eyes of an imperious floor-walker. As they tuck their patent-leather shoes under their tables and their napkins under their chins, they visibly expand in the delusion that they are "seeing life" in a knowing fashion. They nonchalantly smoke cigarettes between courses, and flatter themselves that they are almost rubbing shoulders with the men who mould public opinion and shape literature, for this is professedly a literary bohemia. The men at the long table proceed from the soup to the cheese with all the affectations of epicures, and each one talks loudly of himself. "As I told Blank the other day," or "Blank said to me, old man," etc.,—the Blank invariably replaced by the name of some man of well-earned reputation—preface improbable stories which are told without a quiver of the eyelids.

As the dinner draws to a close, above the babel of voices arise the cracked tones of a tall, thin-faced man dressed in seedy sombreness, who shakes his fist as he stands up and proclaims:

"Literature? Poof, it's dead! Killed by commercialism. Journalism? Dead again, ruined by the business office. Why, there isn't an editor on the Row to-day who knows a good story. Look at the stuff they print! It was different once. Why, when I was—" But the reminiscences of what this man alleges he was once have grown stale with repetition, and he is smothered, still protesting, by calls for a song from Signor Dash. Signor Dash did not happen to be born in Essex Street, for it was a Quaker neighborhood about the time that event occurred, but he probably could find many relatives there now. His voice is strong and not unmusical. Had he spent half the time in cultivating it that he has in lamenting the jealousy of rivals which prevented him from securing engagements, he might have been a success.

"That was simply fine, old man! You ought to be singing at the Metropolitan Opera House, instead of ruining your voice in this atmosphere," is his compensation as he finishes his song, and, with a shrug of his shoulders, he attempts to convey the impression that he is content with his present audience.

"Isn't this great?" says a young man at one of the small tables to a guest. "Brightest crowd of men in New York come here, even if it is only a fifty-cent dinner. That man who praised Signor Dash is So-and-so, who was once a member of the Four Hundred. He likes this better."

The timid offer of a novice, who has been introduced at the long table, to buy a round of drinks, if he may be permitted, is accepted with a unanimous suddenness that might be surprising elsewhere. More speeches and recitations are delivered for the benefit of the camp-followers, and then a very thin man with a ferret-like face arises to sing an "original song." He explains that it is the same song that he sang the night before "in a beautiful Fifth Avenue mansion owned by a very swell man whom you all know," and the subtle insinuation of an acquaintance with someone in the world of fashion, which they all affect to despise, puts his audience in a self-satisfied good humor.

In this place one Saturday night is so

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much like another that it suggests a tiresome vaudeville performance. Probably it answers the purpose for which it was created.

That there are many conventional people who hope to discover something akin to the bohemia of fiction, a shadowy province peopled exclusively by abnormally clever fellows, which is a neutral ground between propriety and license, is shown by the thousands who visit such restaurants as that of the Failures, and who invade the purlieus of New York's East Side, finding usually only bad cooking, imitation wines, imitation bohemians, and the companionship of others like themselves. Some of them are inspired by the memory of Pfaff's beer-cellar, which was the habitation of a genuine, open, literary bohemia in the late fifties, when such men as Walt Whitman, Henry Clapp, George Arnold, the versatile FitzJames O'Brien, and the young men of the *Saturday Press* and *Vanity Fair* met there nightly in a little republic of letters. But Pfaff's was an accident of the days when the insecurity of literary and newspaper work was greater than it is to-day, and one may hunt for its counterpart now in vain. It isn't the nature of bohemia to continue long in one direction, and as New York has doubled and then trebled in size, literary bohemia has followed the times and undergone a specialization which would probably make it a foreign country to the men who were so much at home in the Broadway beer-cellar. The real literary flavor which made Pfaff's delightful is preserved in concentrated extract. Clubs have been formed where, on occasion, one may take a peep into a literary bohemia of good clothes and clean linen. There are "Saturday Nights" at the Century and the Lotos; there are authors' clubs and many less pretentious organizations. In the broader use of this word, which has become the most elastic in our language, there is more bohemia in New York to-day than ever, if one knows where to find it, but it is cosmopolitan in character and divided into very many provinces.

Perhaps the most interesting phase of the *table-d'hôte* bohemia, which proceeds, like an army, "on its stomach," may be found in a French restaurant that has flourished for many years within a stone's-throw of gray old Washington Square. So conventional is it in appearance that the uninitiated seeker who wants his bohemia plainly labelled passes it by, and therein lies its charm and its preservation. More strictly speaking, it is a hotel. At some time in his life every New Yorker who is epicure enough to differentiate dining from eating may be found there. He goes for the French sole, the snails, the onion soup, for the wonderful possibilities of *casserole* and—to study the other diners. Beginning with one modest dining-room years ago, the hotel grew until it now has seven or eight so filled every night that one must engage a table in advance to make sure of it. Several old private houses have been absorbed in this growth, and rooms that once served as conventional front and back parlors are used to-day for dining-rooms. It is old-fashioned in many ways. The bills of sailing of the French steamers are posted conspicuously in the corridors, as they once were in many a New York hotel, and the furniture and decorations look as if they had begun life in the private houses which preceded the present development. In some respects it is much smarter than the average new superlative hotel, but it is a smartness that must be understood to be known.

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No other hotel in this country preserves so closely the French atmosphere. The *dame du comptoir* in the café, usually a somewhat matronly, pleasant-faced Frenchwoman, who may still appreciate a compliment at its par value, chats with the domino-players and absinthe-drinkers with a friendliness that is never misunderstood. She is even kind to the little group of New Yorkers who, having spent a few months in the Latin Quarter of Paris, gather here every afternoon to practise Ollendorf French on the defenceless waiters. Several years ago one of these young men, who was suffering acutely from French mania at the time, gave here a dinner which had been prepared in a famous Parisian restaurant. A French steamer brought it to New York, and three hours later it was served to the young man's guests.

No such heterogeneous crowd as fills the many dining-rooms of this restaurant may be found anywhere else in New York; on Sunday nights, because there are then no theatres and no opera, it may be seen at its best. The *table-d'hôte* dinner costs $1.25 if one orders wine extra, and $1.50 without it, though no diner has ever been known to pay the 25 cents penalty for abstemiousness. If one orders *à la carte*, his dinner may cost him from one dollar to twenty dollars, and he can plan it with the assurance that the restaurant affords everything in the markets, not only of New York, but of the world from which ships sail with refrigerators. The well-to-do members of the French colony supply a great deal of the patronage. Their Sunday-night dinners are functions of great importance, and their gayety gives the key to the social atmosphere of the rooms. The crowd is distinctly well dressed and in spots brilliant. Although the nucleus of it is French, it is typically cosmopolitan New York. There are artists from the near-by studios, occasionally with their models, representatives of old New York families who cling to their down-town homes unmoved by the up-town progress of fashion, newspaper writers and literary men, bachelors from a Washington Square apartment-house, brokers and lawyers, and that undefined quantity commonly known as "men about town." Perhaps all the women who frequent this place are not respectable, but the proportion is no more heavily against it than it is in the more pretentious up-town hotels. A man or woman who is capable of seeing life wholly and understandingly will find here a continuous human comedy. The woman whose family has been socially conspicuous in New York for several generations is under no delusions regarding the picturesque creature, who looks as if she might be a walking advertisement for a diamond counter, sitting at the adjoining table with a man who was the defendant in the latest society divorce scandal. She does not see the man, or pretends not to, but she furtively inventories the woman's jewellery display, and finds it all a part of the entertainment of the place. When a French troupe like Bernhardt's is playing in New York, its members are frequent visitors to this restaurant, and during the winter one might organize there almost any evening a very respectable concert company from the singers and players among the guests. Because its real entertainment is beneath the surface, this French restaurant has not been spoiled by an invasion of loudly curious visitors not in key with its tone.

One of the many little bohemias that are a delight to the initiated, until they become widely known and a horde of invaders on a

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bargain-hunt take possession, is a Hungarian café on Houston Street, east of Avenue A, and in the heart of Little Hungary. I say is, for it still exists and thrives, having been enlarged and done over to suit the requirements of the mob, but as I feel about it I should say, was. When I first knew the place and enjoyed it, the café consisted of a big front and back room and a picturesque wine-cellar. At one side of the front room was a bar with a place at the end for the dish-washers. Small, round, marble-topped tables stood on the floor. One wall was hidden by a huge, chromo-like painting of George Washington crossing a very turbulent Delaware, in a gilt frame so large that you might drive a horse and carriage through it. An arch, supported by two columns, marked the entrance to the rear room, and here were more tables and many small folding-chairs of the kind used by excursion barges and undertakers. The patrons of this place in those days, with the exception of possibly a dozen occasional visitors, vaguely described as "from up-town," were the small Hungarian tradesmen of the neighborhood, painters and decorators and many musicians. They were neither very rich nor very poor. The men wore clothes that almost always looked new, with bright red or light blue scarfs and very shiny patent-leather shoes. Their relative prosperity might be gauged by a comparison of the diamonds in their rings. On Friday nights, when the gypsy band played from early evening until after midnight, they brought their wives and sweethearts with them. Everyone seemed not only to know everyone else in the room, but to be genuinely glad to see him. One might order a modest dinner served up-stairs, or, on warm nights, down in the wine-cellar with the big casks on either side, from which the wine was run into the glasses through a rubber tube.

By eight o'clock the front and back rooms begin to fill up with little groups at the marble-top tables. Red wines of Hungary, beer, and coffee are served, and though there is much drinking, there is no drunkenness.

The cymbal, which is the distinctive instrument of a gypsy band, is placed in the rear room near the archway, and around it gather the leader, who plays a first violin, two second violins, a clarinet, a 'cello, and a double-bass played by a tall, melancholy-looking man, who does not remove his cigarette as he draws his short bow across the strings. With the exception of the leader, who is a vivacious young Hungarian, the members of the orchestra are sombre-looking men of middle age, whose faces light up only when they play. The preliminary tuning up is announced by a series of scales on the cymbal. There is a chording of violins and a *t-t-t-th-r-u-mp, thrump* of the double-bass which affects the audience like an electric shock. Conversation ceases, the men light their cigars or cigarettes, and the women settle back in their chairs with a finishing little hitch of their skirts. With a rat-a-tap-tap on the body of his violin, delivered with the back of his bow, the leader centres the eyes of his orchestra, and there is a peremptory *sh! sh!* from all parts of the room, because a late comer is unnecessarily noisy in reaching his table. It is the same orchestra that has played at the Waldorf concert that afternoon—that is, the same men and the same instruments, but their music is very different. They are playing to people who understand them, and they play *con amore*, slowly and sympathetically, in a queer strain, full of odd minors, trills, and

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A PEEP INTO A BOHEMIA OF GOOD CLOTHES.

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quavers, and in a time that only the Hungarian can fathom. It is the music of sensuous beauty which alternately quickens and lulls the imagination. Suddenly it breaks into a fierce, martial strain. The leader is carrying the air on his G string with a quick rasping of his bow that sends his notes far above the drum-like accompaniment of the double-bass and the fife-like runs of the cymbal-player. He sways back and forth as if he would tear the music out of the violin which a moment ago he had fondled as a mother does her child. The patrons at the marble-top tables have caught the spirit of the change. Their eyes glisten and their feet almost imperceptibly keep time to the music. The whole room thrills with it, and when the music ceases with a burst of chords, as if the spirit of the piece had died a violent death, there is silence, and then wild applause, shouts of approval, and the rattling of glasses on the tables. The leader lights his cigarette and smiles contentedly. There is a bustle of waiters, and conversation hums. Perhaps the stranger who is making his first visit is surprised to hear all around him, from the regular patrons of the place, intelligent discussion of the operas, "Carmen," "William Tell," "Aïda," or "Lohengrin," unless he has noticed how closely in sympathy these people are with the orchestra. Music is their recreation, and they do not mix business with it. The next piece, a dance, blood-stirring and sure to be accompanied by the shuffle of feet, will please the women. The leader knows that he can play a *czardas* in a way to make the eyes sparkle, and he is not afraid of the operas. As the evening draws on the atmosphere becomes heavy with tobacco-smoke. Half a dozen of the people "from up-town," who come to the place only on Friday nights, arrive, the men in evening clothes, and the women in their opera-wraps, and, as distinguished guests whose appreciation stirs the pride of the regular patrons, a table is cleared for them near the orchestra. Though they are people from another world, there is no objectionable inspection of them by the Hungarians. A stranger in a box at the opera attracts more curious eyes. At midnight the members of a rival orchestra which had furnished the music the week before come to the café from an up-town engagement. They sit around a single table and drink their wine, with critical ears for the musicians' execution. Their presence stimulates the players to greater efforts, and as

WITHIN A STONE'S-THROW OF GRAY OLD WASHINGTON SQUARE.

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a final appeal for applause the orchestra plays the Racoczy March. This march means to the Hungarians all that the "Marseillaise" does to a Frenchman. Thomas and Seidl and Sousa have played it with many instruments, but they could not stir the blood as does this little gypsy band. It is a fierce, wild march, and as it ends, the audience salute it with a yell of pent-up feeling. They stamp and cheer, and the women are quite as enthusiastic as the men. The regular concert is over. The guests "from uptown" arise to go, when the proprietor asks them if they will not stay a few minutes and hear the orchestra of the week before play a few pieces as a basis for comparison. Waiters are sent skurrying for the musicians' instruments, and the blinds in front are drawn down. The new orchestra tunes up, stimulated by an ambition to excel. I will not attempt to compare the playing of the two orchestras. It was an evening to remember, and as the guests reluctantly left for home, they were surprised to find that the hands of the clock pointed to four. Even with the best of intentions such entertainment may not be kept a secret. The address of the place was told in confidence to friends, who in turn passed it on, and within two years it was one of the best-known halting-places on the well-beaten path of the seekers for bohemia. The orchestra plays there every night now, and the proprietor is growing rich. It may have other charms, but to those who knew it a few years ago it is now a very vague suggestion of the past. This seems to be the ultimate fate of all such places.

Nor have the clubs which have been organized to be unconventional in a bohemian fashion (and one may trace a series of them back to the colonial days of New York) been any more lasting. They cease because bohemian taste is fickle, or because of the dues which were not collected, or because they became inflated by success and expanded beyond bounds. The most interesting clubs of this kind have developed by force of circumstances quite as much as by deliberate plans. One of the successful, and certainly the most remarkable of them all, was the Tenderloin Club. Fifteen years ago the newspaper reporters who covered the Tenderloin

THEY PLAY *CON AMORE* IN A TIME THAT ONLY THE HUNGARIANS CAN FATHOM.

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police precinct for the morning papers secured a room in a ramshackle old wooden building in Thirtieth Street, directly opposite the station-house, where they might write their copy. As a source of lively news the Tenderloin was very much more important then than it is to-day. Nearly every evening the captain received in his room visitors of all degrees, who were anxious to see the police machinery in motion at the point of its greatest activity. The little room of the reporters across the street became a rendezvous for a score or more men, artists, writers, and a few members of the Union Club, who found it interesting to drop in there late in the evening and hear the freshest gossip of the theatrical and hotel world. These organized themselves into the Tenderloin Club and annexed another room. The first qualification for membership was that a candidate "should not be stuck on himself." An old negro man was hired as steward to serve a light supper at midnight.

A member of the club was at that time the manager of the Eden Musee. One evening when the two small rooms were filled with tobacco-smoke and men, he brought up his Hungarian band. The players were squeezed into a corner. As they began to play the door from the hall opened, disclosing Mlle. Otero, the Spanish dancer, who was sharing in New York the honors with Carmencita. She wore her dancing-gown and over her head a filmy white lace Spanish scarf that emphasized her rich brunette beauty. Had she been evolved from the smoke itself the Tenderloiners would not have been more surprised. A space was cleared for her in the centre of the room, and she whirled in to the music of the band, performed one of the dances which were the rage at that time, and whirled out again. Before the spectators realized that the dance was over they heard from the street below the slam of her carriage-door, and the first woman guest of the club had gone. Mlle. Otero at that time commanded a higher price for a private performance than a grand-opera star. If such unexpected things were likely to occur here, many other men wanted to join this queer club. Its membership jumped to more than a hundred, and a new club-house was secured. Inspector Byrnes, the captain of the precinct, the Collector of the Port of New York, the Mayor, members of the Union, Union League, Lotos, Century, and Calumet clubs, actors, artists, politicians, poets, and newspaper-men became Tenderloiners.

The new house was an ordinary brownstone front at 114 West Thirty-second Street when the club secured it, but before it was opened as a club-house it became an extraordinary place. The definite policy of the Tenderloin Club now was to do the unexpected, and to this end its house was turned over to half a dozen artist members to decorate in as bizarre a fashion as their imagination might suggest. Until this work was completed none of the other members was permitted to see it. On the night when the house was opened the members formed in the old rooms, and led by the colored steward, marched into Thirty-second Street with much tooting of horns. Illuminated letters over the door reading, "Who Enters Here Leaves Care Behind," marked the house. The hall decorations suggested a bitter past. "Blasted Hopes" was spelled in letters two feet high, constructed from lottery tickets that had failed of prizes, and on the other wall one might read, "Alas for Fickle Fortune," in cancelled pool-tickets. But it was in the rooms that had been a front and a back parlor that the artists had shown their skill. They had covered the walls down to a panelling with fresh plaster in which, before it hardened, they had set a thousand things never used before for similar decorative purposes. They ranged from Carmencita's dancing-slippers, a slipper worn by Pauline Markham on her first appearance in this country with the original "Black Crook" company, and a fan carried by Lillian Russell in "La Grande Duchesse," to policemen's night-sticks, revolvers, and knives that had been used in famous murder cases, statues, colored glass, counterfeit coins, and bric-à-brac from the days when horsehair furniture was popular. The panels had been painted by one of the best figure artists in New York, and though the theme was lurid, the execution and coloring made them objects of interest as long as the club existed. The chandelier was constructed from a beer-keg with stone beer-mugs at the end of each bracket. The reading-room on the second floor was papered entirely with headings of newspapers from all parts of the world, and the walls of the card-room were covered completely with cards arranged to illustrate famous poker-hands. The café was in the basement, and in warm weather the rear yard was covered with a large tent and used as a summer gar-

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den. Here an occasional match with the gloves was pulled off with great success. Every entertainment of the club began promptly at midnight, and the Tenderloiners' applause was a hiss, sometimes very disconcerting to the professional entertainers who were making their first appearance before the club.

One of the characteristic performances of this club was a very formal freak reception. Suitably engraved cards, announcing this event, and requesting the receivers to be present at 11.59 on a certain Saturday night, gathered several hundred men representing almost as many classes in society. At midnight a line of four-wheelers drew up in front of the club and began to discharge a miscellaneous collection of passengers who were the guests of the evening and likewise the entertainers. They were the star attractions of the largest three dime museums in town, numbering more than fifty freaks, with a "Professor" to describe each collection. The proverbial jealousy among church-choir singers faded to insignificance when compared with the intense rivalry of the freaks in the same line from different museums. The master of ceremonies seated them in chairs against the wall, and the line extended all around the big front room. There were four-hundred-pound women, ossified men, Scotch, Irish, and Norwegian albinos, whose hair looked as if they lived near a drug-store, giants and dwarfs, Zulus with rings in their noses and the dialect of Chatham Square on their tongues, snake-charmers with their baskets of snakes, and bearded ladies who stroked their whiskers in resentment when they heard the first involuntary hiss of applause with which the Tenderloiners greeted them. Far sweeter to their ears were the shrieks of laughter that frequently interrupted each "Professor," as he eloquently filled in the twenty minutes allowed him to prove that the attractions of his museum were the most remarkable. It was literally a howling success, and the fame of it carried the club's appropriate name all over the United States.

This was only one of many eccentric entertainments given by the Tenderloin Club that winter, and so many new members were taken in indiscriminately, that, as a well-known playwright remarked plaintively, every cabman that he employed proved to be a fellow club-member, and if he went into a café and ordered a cocktail, the man who mixed it would usually ask: "Shall I meet you at the Tenderloin to-night?" The membership reached twelve hundred, and the club collapsed.

Another unconventional club, bohemian in its elements, which differed widely from the Tenderloin in purpose and attainment, was the Cloister Club, small in numbers and now only a pleasant memory to the men who enjoyed there many an evening. Like the Tenderloin, its organization was accidental. When M. Dubuis was forced to give up his snug little restaurant in Wooster Street a few years ago, because an adjoining factory needed the room, several men beside Dubuis regretted it. They had discovered that M. Dubuis could cook. His *petits ramequins* and his macaroni *au gratin* were unexcelled. He was a connoisseur of wines and cheeses. These men were artists and writers who found it pleasant to meet at the Restaurant Dubuis once or twice a week for a *table-d'hôte* dinner so excellent and so cheap that they feared it would become popular. Among those occasional patrons of the place were Henry C. Bunner, H. L. Wilson, William Curtis Gibson, James L. Ford, S. D. Ehrhart, E. W. Townsend, and L. Dalrymple, and rather than lose Dubuis they organized the Cloister Club around his dinner. Unlike the Tenderloin, the Cloister Club was discriminating in electing members. It was a close corporation. Most of the Cloister men—and its membership was less than a hundred—were engaged in artistic, literary, or newspaper work. No club in town was more awkward for a man without sense of humor. There was a freedom of criticism of his personal appearance and peculiarities that was painfully disconcerting to one who could not enjoy a joke on himself. When oral criticism failed to ring the bell there were caricatures drawn by some of the clever artists in the club, and unless a member could accept these little tributes in the spirit in which they were intended he was out of his element in the Cloister. I remember that Paul Potter, one of the friars, was accused, on what seemed insufficient evidence, of attempting to dramatize "Trilby." He did not admit the accusation, for he had his doubts of the success of the play, but he paid the penalty of the suspicion by being made the target for the most atrocious parodies of the most absurd parts of the novel. When Potter's play was produced the Cloister men enjoyed

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it none the less because the joke was obviously on them. The old-fashioned house in Clinton Place, with its solid mahogany doors and high-ceilinged, square rooms, where the club was organized, offered possibilities for unique decorations which were not overlooked. The walls were decorated by the artists in the club. Ehrhart painted for one panel the Maid of the Cloister tempting St. Anthony with Dubuis's bill-of-fare. Glackens painted in an adjoining panel a life-sized monk sitting on the arm of a straight-back chair angling for goldfish in a globe. Hutchins, whose promising career as a clever cartoonist was cut short a year later, illustrated the fall from grace of Brother Anastasius after a Cloister dinner. Dalrymple contributed a jolly friar's face, and above the arch between the two rooms Glackens painted a frieze of small friars in lively poses. Nearly every artist in the club exhibited his skill on the walls, and underneath many of the pictures were appropriate verses written by Bunner in his very best vein. Between the hours of 5.30 and 8.30 members might bring women guests to dine, and the feminine element, which some of the Cloister men feared at first might prove a source of trouble, contributed largely to the club's success. One of the first questions asked about a candidate was what sort of women he would be likely to bring to the club's dining-rooms, and if this was not answered to the satisfaction of the Board of Abbots, his name was dropped. Each member registered the names of his women guests, and the privilege of bringing them was never abused. Many a woman of social distinction enjoyed a Cloister Club dinner, and enjoyed it none the less because she may have recognized at the adjoining table the face of some clever actress. No one was tolerated who insisted on talking about what he had written or painted. A dozen or more artists whose studios were in the neighborhood lunched there every day, and in the evening the dining-rooms were well filled with interesting men and women. On one occasion a star actress, who had enjoyed the hospitality of the club, brought down her whole company after an evening's performance, and gave an impromptu entertainment that greatly pleased the friars. Theodore Wores arranged there the most important exhibition of Japanese paintings and prints ever held in this city, and it was followed by a Japanese evening. At the club's formal dinners might be heard the most entertaining after-dinner speakers in New York. Whatever else the Cloister may have been, it was never dull. Its privileges were extended with discrimination, and invitations to it were eagerly sought. So successful was it that the Cloister men became ambitious for a more pretentious house, and when they secured it the atmosphere of the old Clinton Place house was unaccountably missing. Within a year the club was disbanded.

There seems to be something intangible about a genuine bohemia. As soon as the public puts its finger on it and says this is the real thing it crumbles away. Only those who are of it may enjoy it. There are other little bohemias in New York to-day just as interesting as was the Hungarian café a few years ago, but as each in turn is disclosed, the bohemians are lost in a crowd of strange visitors. Other clubs have succeeded the Tenderloin and the Cloister, but the brightest days of bohemia are ever of the past.

Birth

By ARCHER M. HUNTINGTON

I CAME, a moment back. As I came in
A woman passed me with a look of pain,
And scarcely was I seated, when a man
Rose, silent, from the fireside and passed out.

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Peter Stuyvesant's Nephew

By JOHN TRASK

Illustrations by C. R. Macauley and Gordon Grant

IT was Evelyn who brought it on us. Evelyn had been visiting the Herrings, in New York, for several months, and we had been feeling ever since she came home that we ought to be more fashionable. It was lovely to be back with us again, she told us,—lovely to get back into the country. But there was a new and different air about her; we felt it before she had been in the house half an hour. Mother had made ever so many little changes to surprise her when she came. I had covered new sofa-pillows for the parlor, and Beth—Beth is the youngest, I come in between her and Evelyn—had been out in the garden all the morning picking flowers for the vases. We were rather well pleased with the results of our handiwork ourselves, but all that Evelyn said, as she walked about from room to room, with one arm around my waist and the other around Beth's, was: "How small the house seems, Jess!"

"A quarter to six!" she exclaimed, as we sat in mother's room that afternoon, listening while she told about her trip. "I must stop talking or I won't have time to dress for dinner! My trunk hasn't come yet, but I have my pongee in my bag." She had put on a fresh blouse for lunch, and was looking unusually nice. "Why, you're all right as you are," we told her, but she shook her head. To change our blouses and do our hair over neatly was the only dressing that we had ever been accustomed to for dinner, unless, of course, we had company or were going out. Mother seemed a little flurried and took Beth aside to ask if she had put a vase of flowers on the table. Evelyn came trailing down in her pongee, and a bow with long ends on the front of the dress that had not been there when she went away from home, and with a pompon in her hair.

I saw Evelyn frown when old Mary came lumbering in, as she had always done, to put the dinner on the table—although she smiled directly after. "What lovely roses, Beth," she said. "Was it you who cut them? We ought to have one of those tall glasses with the slender stems for them!" The Herrings, she told us, had candles with colored shades on their dinner table at night, one at every place. They gave such a becoming light and made everything look so pretty. The Herrings' candlesticks were silver, of course, but there were glass ones that it would be nice for us to get. Everybody ought to have them. Mrs. Herring had told her that the glass ones were very reasonable. The Herrings never had the dinner put, as we did, on the table, but had it served from the kitchen, the courses brought on just as is done at hotels. It made the meal go off so much more smoothly. "Don't you suppose, Jess," she said to me, after dinner, "that we could induce Mary to pass things on the proper side? And if she had felt slippers, she could get about with much less noise." Mother thought that a pair of felt slippers would be a very good thing for Mary and wondered if we could get them at our village shoe-store.

"I suppose, children," she said aside to Beth and me, "that our housekeeping *has* been getting pretty well behind the times!"

We usually sat in the sitting-room, after dinner, and sewed while Beth read aloud; but this evening Evelyn lit the big lamp in the parlor and drummed on the piano some new things that she had learned, while we sat around and pretended to enjoy it. It may have been a fashionable evening, but it was very stupid. When we went up to our room, Beth and I, I stood before the glass rather dejectedly and twisted my hair, to see if I couldn't get a wave like Evelyn's into my pompadour, and Beth, the honest, cried.

It was after Evelyn had been at home a week or two that the letter came.

"Nothing for you, Jess," Beth said, as she came upstairs with the envelope in her hand. "Something from New York for Ev."

"Mrs. Herring, of course," Evelyn said.

Beth sat down on the edge of Evelyn's bed—letters were rather common property at

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our house—and I waited at the door. We saw Evelyn's face change as she read. "Oh dear, oh dear!" she said. "What shall we do?"

"What is it?" we asked. Evelyn was sitting with the letter in her lap, the picture of despair.

"Mrs. Herring has invited a young man out here to see us," she fairly wailed, "and how *can* we have him? He's one of the swellest of the New York swells—a relative of Peter Stuyvesant!—and he's going to stay to dinner. Why, they eat off silver dishes! Listen to this:"

My dear Evelyn: Now I want you girls to act your very prettiest! My young friend Schuyler Townsend is to be overnight in Fenton [Fenton is our town] a week from Wednesday, and I have told him that you are going to invite him up to dinner. You met him, you remember, at the card-party at our house, and at Mrs. Thayer's. He's an awfully nice fellow and comes of the swellest kind of people—can trace his family way back to Peter Stuyvesant or someone. Now give him just the best sort of a time!

Yours in haste,

AMELIA HERRING.

P.S. I'm giving a luncheon at Sherry's for the Orchid Club this noon.

Beth and I were as much aghast as Evelyn, I will confess. I had swift and sickening visions of Peter Stuyvesant's nephew—for such we dubbed him—rattling up our little narrow gravel driveway in a cab. I could see Mary ushering him into the parlor, where he would probably sit in the chair we all avoided, because it was weak in the springs. I could see him sitting at the table like a Gibson illustration, while mother told him that he would have to drink up the water in his glass before he could have any milk. There were never enough glasses at our house to go around more than once. "Oh, dear!" we groaned in unison; and "I'm so much in debt to Mrs. Herring," Evelyn moaned.

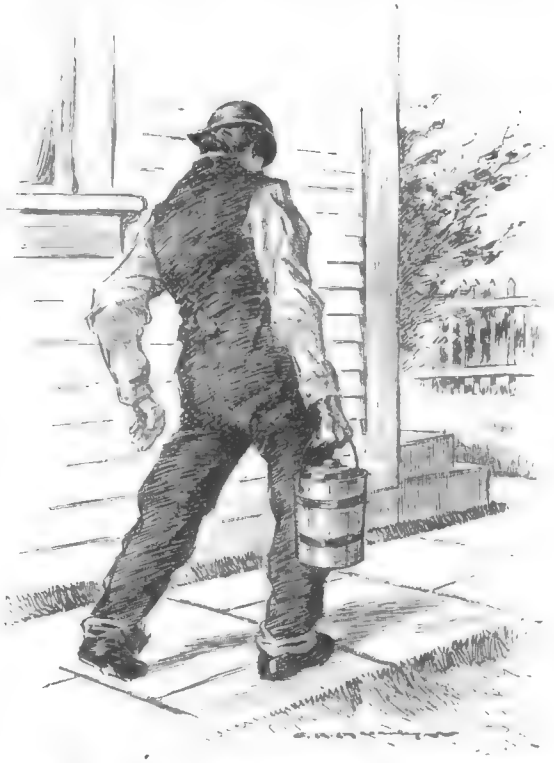
"There isn't a thing that Mary cooks," she said, "that's fit to set before him. Why, they have seven courses, girls, at Mrs. Herring's, and the Herrings don't consider that even they live in style. They call themselves plain people. I suppose that this young man's been living on the tongues of nightingales."

"He'll probably ask Beth and me," I said, "if we exhibited at the Dog Show this season. And we'll have to tell him that we don't get in to the city very often. Fenton is such a convenient place in which to shop!"

"You girls will have to do all the talking," Beth declared.

"You'll have to go down first to meet him, Evelyn," I gloated. "You're the only one that knows him."

"And sit by him at dinner," Beth averred.



IT WAS ONLY THE CATERER WITH THE ICE-CREAM.

"And take," I concluded, "the whole responsibility, in every way. This is by no fault of ours."

"We will all," Evelyn said firmly, "do the best we can to pass this off as well as possible. But I don't see how it's going to be done at all."

Evelyn wrote Mr. Townsend that she hoped nothing would prevent his saying that he would take dinner with us on the following Wednesday. And nothing did. Although we hoped against hope, Evelyn received a note from him saying that he would come.

I will not attempt to describe the week we spent in getting a dinner ready for Peter Stuyvesant's nephew; and the parlor in which he was to sit; and the hall through

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which he was to walk. Evelyn had mother so worked up about the grandeur of the Herrings and the obligation she was under that mother actually had the new stair-carpet, that we were planning to have when we cleaned house in the fall, put down in time for the dinner. She bought a pair of portières, to match it, for the door between the parlor and the hall. "The new carpet made the old curtains look so dull," she said. We had two etchings, that had been laid away in a trunk, framed for the parlor, to fill a space that had always looked rather bare. Before we were through we had bought a new dinner-set, a new table-bell, a set of finger-bowls, a set of ice-cream forks, a half-dozen nut-picks, a tea-ball, Mary's felt slippers, and had sent the silver teapot to be re-plated, and the chair in the parlor to the upholsterer's for new springs.

"We must have wine," Evelyn declared. "People in New York don't know what a dinner is without it. Claret is inexpensive and yet good form." So Beth brought up some claret-glasses from the store. Evelyn took the buggy and went as far as Gardner, looking for glass candlesticks, and finally borrowed them from an old lady in the village. Lou Potter, a friend of hers, made the silk shades.

Evelyn decided to ask Lou Potter to dinner, to make the number at the table even. "Lou will help along," she said. "She's such a talker. These society people always take to someone who can rattle on." Evelyn was to sit at the head of the table—where she had always sat since father died; mother, of course, at the foot; Mr. Townsend and Lou Potter on one side, and Beth and I on the other. By half past five, on Wednesday afternoon, every salt-spoon was in place.

"Don't give Mary any more directions or she'll forget all I have told her," Evelyn admonished us, just before the guest was expected. We were all of us tired out and cross. "And of all things, mother, don't look as though you were continually on the jump!"

"I hear his cab-wheels," Beth announced, flying into the kitchen where I was trying, nervously, to cut the cake into thin slices despite the raisins. But it was only the caterer with the ice-cream.

"There he is," Evelyn said, as a ring was heard at the front door. "Has Mary her white apron on?" She glanced at her hair in the glass in the buffet.

Mary went to the door, but it was a woman's voice that we heard—Mrs. Potter's. We all went out into the hall. Lou's throat had been sore all day, Mrs. Potter told us, and she had been obliged to go to bed. She was *so* sorry to miss taking dinner with us. We condoled with Mrs. Potter, and looked at one another with blank faces after she had left. We realized how much we had been depending on Lou's "rattling on." Evelyn's face wore an expression of "Well, this is the first drop in the cup!"

"You'll have to sit by Mr. Townsend, Jess," she said. "Beth wouldn't say a word."

"I wish he were safely home again!" I snapped. I was on the verge of tears.

It was neither Mary nor Evelyn who encountered Mr. Townsend first, for all our managing—but Beth. Hearing the thud of the evening paper on the porch, Beth, off her guard for a moment, had slipped to the door, and there he was.

"One might have known," Evelyn said, "that it would have to happen in just some such way as that."

"Oh, thank you," Evelyn and I, in the dining-room, could hear Beth saying in a high-pitched, nervous tone. He had evidently picked up the paper. "Won't you come in?"

"Presumably he will," Evelyn said between her teeth, "since he's invited here to dinner."

"I'll go tell Evelyn," Beth was assuring him, to make good her escape, "that you're here!"

"I've met him twice," Evelyn continued, "in a crowd. He's probably wondering who Evelyn is."

"We can have dinner in ten minutes, Evelyn," mother whispered, bustling. "I'll come in and meet him as soon as Mary's ready with the soup."

"I'll come in when mother does," I said.

We could hear a faint murmur of conversation from the parlor after Evelyn had gone in.

"He's awfully good-looking," Beth declared.

Evelyn introduced him when we went into the parlor, with the society air that she had brought from Mrs. Herring's, and Mr. Townsend expressed his profound pleasure at the meeting. He was, as Beth had said, good-looking. But stiff! Our deepest-dyed imaginings had been no worse than the reality when it came.

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Words fail me to describe the horror of that meal. The table looked prettier than our table had ever looked before, with roses in a tall vase in the centre, and Evelyn's glass candlesticks with pink shades at the places. The dinner was as good, I think that I can safely say, as any that Mr. Townsend would have had at Mrs. Herring's, and Mary—thanks to Evelyn's drilling—carried in and carried out the seven courses without a blunder except for a biscuit's rolling off the dish. The trouble was with ourselves.

"You say that you are a relative of the Stuyvesants, Mr. Townsend?" mother asked, when we were seated. "A nephew?" Mother had a way of gleaning an idea from our scraps of conversation, and coming out with it in just such a way as this. If we needed any hoodoo this gave it to us at the start. Beth happened to be sipping water from her tumbler and came near choking. I felt that Mr. Townsend was going to ask us if we knew the Stuyvesants. Something in the striving-to-be-easy way that mother said it made it sound as though they were old friends. It seemed to me that I should have to leave the table if I caught either Evelyn's eye or Beth's.

Mr. Townsend explained elaborately that he was related to the Schuylers, and after he had finished with his explanation we all sipped water for a while. Evelyn hoped that he had had a pleasant afternoon in Fenton, and he said he had. I asked him if he would like the crackers with his soup, and he said he would. Things came to such a pass that I seriously considered setting the candle-shade next me afire, to see if it would melt the ice.

"OH, THANK YOU," EVELYN AND I COULD HEAR BETH SAYING.

It went a little better, of course, after we had rallied our resources. I had felt like a sneak when I slipped down to the sitting-room that afternoon and read up all that I could find in the society and sporting columns of the paper. But after Evelyn had finished talking about the Yacht Club Regatta, I concluded that the game was fair, and began on the annual Speedway parade. Evelyn and I dovetailed into each other neatly, and kept it going by sheer force of will. We seemed to have agreed to a nicety on what would be the most likely to be suited to Mr. Townsend's tastes. Evelyn remarked that the dance given by the Twelfth Night Club the evening before must have been a very brilliant affair—which started a short thread of conversation; and I asked Mr. Townsend if he had seen an account of the festivities at Tuxedo Park. It was hazardous, seeing that we were limited to just what was in the paper—but our case was desperate. Moreover, Mr. Townsend, although he listened to what we said with a degree of attention which was almost painful, had very little to say himself.

Strained as it was, we were beginning to think that the dinner might be passing off in such a way that Mr. Townsend would, at least, forget it, when, turning suddenly at a remark that I addressed to him, he upset his coffee-cup. A brown stream shot across the table-cloth toward Beth, who was opposite, and who, when she saw it coming, jumped and screamed. When it splashed down the front of her new organdy, Evelyn tried to laugh the mishap off as though Beth had a dozen dresses like it, and was only glad of

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the chance to thin out her wardrobe—in the way they would undoubtedly have done at Mrs. Herring's—but there was not the slightest use. Not with mother dipping her napkin in Beth's tumbler and telling us all, encouragingly, as she rubbed, that she thought the stain was coming out; and that she would try a little lemon-juice to-morrow, and lay the waist out on the grass. Mother had worked for weeks on that organdy of Beth's, and nothing would have prevented her from coming to its rescue—not if Mr. Townsend had been related to all the oldest families in New York. Mr. Townsend's face was crimson. He apologized and mother rubbed. And after that it was clear that Evelyn had given up. When after we rose, a few minutes later, mother suggested that we should show Mr. Townsend our little flower-garden, Evelyn said, with the air of one who has lost her grip on circumstances, that she would go upstairs and get her cape.

"I'll go and get mine, too," I said. "Beth, I'll bring yours down." I felt that I couldn't wait another minute to see Evelyn alone.

CLEARLY SOMETHING VERY FUNNY HAD HAPPENED.

I found her in her room, lying back in the morris-chair.

"I hope," she said, "that I'll never see him, nor any of the Herrings, nor ever hear of them again!"

We could hear the hall door below close after Beth and Mr. Townsend as they went out on the porch.

"Hadn't we better go on down?" I asked, with a cowardly longing to creep underneath the bed. "He's left to Beth, you know."

Evelyn lay still with closed eyes.

"You can go down if you want to, Jess," she said. "I'm going to rest." But she came.

"It can't last much longer than another hour," she said.

We went out on the porch, but Beth and Mr. Townsend were not there. We were starting down the steps to look for them, when there came a sound from the summer-house in the garden that made us clasp each other's arms. It was a peal of laughter,—Beth's usual high-pitched shriek, unmistakably, and such a contagious, mirthful, mirth-provoking shout as no one would have dreamed it possible that Mr. Townsend could produce. Evelyn and I sat down on the step in petrifaction. We could hear that they were talking, though we could not hear what they said. They talked, and had to stop for laughing. From every indication they were laughing till they cried.

"Well," Evelyn said grimly, as we listened, "Beth seems to have succeeded where we failed." Their voices and their laughter continued to float out to us. Evidently Mr. Townsend was at last having, to quote Mrs. Herring, "just the best sort of a time."

We slipped around to the other side of the porch, so as not to appear to have been eavesdropping, and Evelyn settled herself with a magazine in the hammock, and I with another in the swinging-chair. When they came out of the summer-house to look for *us*, Beth had our old gray cat up in her arms and was hiding her pink cheeks against its fur; and as for Mr. Townsend, the ice was as completely melted as it is in a January thaw. Clearly something very funny had occurred.

Mr. Townsend sat and talked to us on the porch for more than an hour, while Beth kept her face on Tiger, and when he left he asked if he might not come again. And if one will believe it, that last hour had been so pleasant that when we told him that he would be welcome, we actually meant what we said. We were

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burning to have him go, however, that we might get at Beth.

Beth had slipped off upstairs as soon as he left, and we, hurrying after, found her rolling on mother's bed.

"I know you'll kill me, girls," she moaned, "but I just couldn't help it. You couldn't have helped it either. And I'm awfully glad I did!"

"Stop laughing, Beth," Evelyn said severely, "and tell us what you mean."

Beth rolled again.

"You'll just have to wait," she sobbed and choked. "I—oh! When Mr. Townsend and I were walking around outside we saw Tiger go into the summer-house, and Mr. Townsend said he liked cats, so we went in and caught her and sat down. Mr. Townsend said he wanted to tell me, now he had a chance, how really terribly he felt about having spoiled my dress; and then he told me—I suppose because he wasn't afraid of me and just felt miserable and couldn't help it—that he felt he acted so abominably awkward, when he did go out, that he made up his mind each time he'd never go again. I simply looked at him and said, *'You?'* And then he told me that he spent almost all of his time up in Pennsylvania with his mother, where they live, and saw scarcely anything of life outside. He's translating a whole lot of books on German science, and he said his life was so secluded that he didn't know how to behave when he came in contact with fashionable people like us"—Beth screamed it—"and the Herrings.

"And then it all popped out—I couldn't help it, girls! I told him the whole thing; all about the new stair-carpet and Mary's slippers and the ice-cream forks—he said he'd heard of them before but had never seen them—and Evelyn's candlesticks. And he told me how he'd been dreading us—as much as we'd been dreading him. He thought that there was no way out of it, because Mrs. Herring had been good to him. I thought we'd die. We simply rocked back and forth, and held our sides. He promised me he'd never tell, but I told him that I'd have to tell you girls, because I knew you'd heard us laughing. He said he wanted so much to come again if we would only let him, and wouldn't we have him on some wash-day night, when we were going to have cold pieces, or some time when we were house-cleaning, so it would seem a little like atoning for all the trouble he had made us? Oh, girls, if you're going to kill me, don't do it till to-morrow. I'm too sore!"

I felt that I could understand why Evelyn sat down and cried.

A week later Evelyn received a letter from Mrs. Herring, written in her usual style. This is what she wrote:

I've just had a note from Mr. Townsend, telling me how greatly he enjoyed his visit. I'm delighted that you gave him such a splendid time. He's such a bookworm and gets out so little that I knew it would be a treat. I hadn't time, when I wrote before, to tell you more about him. He lives way over at the other side of Pennsylvania, and I always see him summers. This spring, when you met him, was the first time that he had ever been in New York. He's awfully clever—is translating a set of books on French philosophy, or something. Can trace his name back, as I told you, to some of the very oldest families. He's going to be in your part of the country for some time, so you must be sure to ask him out again! He said that he should like to know you better.

Always your loving friend,

AMELIA HERRING.

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Experiences of a Nursery Governess

By MARTHA S. BENSLEY

II

MY experience with the Martin family had considerably shaken my faith in the Law of Love, and I took a good supply of Physical Force with me to my second position. There was, therefore, a sudden change of front necessary when I found, as I soon did, that the Woodman household was governed by the Law of Love, and that Physical Force was almost unknown. I welcomed the unexpected chance to study in actual application the principle in which I had once so firmly believed. Would it prove as beneficent in practice as in theory? Was any evil a necessary part of its operation? These were points on which I sought information.

Mr. and Mrs. Woodman had the right ideas as to the sort of woman who should take charge of their children. Before engaging me, they had required the most careful and complete recommendations. A good deal of correspondence had been carried on between us, and Mr. Woodman had made a journey to the city to talk with me. They insisted that the woman who cared for their children should be a lady, and they were prepared to treat her as such. They required brains, education, and experience, and were willing to pay a fair price for these qualifications. They insisted that no element of depression or ill-humor should enter their home, and so required health and good temper. Given these essentials, they were lenient as to unimportant shortcomings, and did not expect perfection of me any more than of themselves.

This second position of mine was in the country. I was met at the station by the Woodmans' big Swedish coachman, with an open buggy and a beautiful black team. It was six degrees below zero, and I, in clothes made for the short outdoor distances of the city, was ill prepared for a six-mile ride in a high wind. It was a half-frozen nursery governess, therefore, that Mrs. Woodman welcomed at her door. Her husband came out of his study and there was an observing pair of children in the background, both of whom advanced to shake hands with me. Then Mrs. Woodman put me by the radiator to thaw.

Mr. Woodman vanished into his study again, but his wife seated herself near me and took up her two-months-old baby, which opened its bright black eyes and examined me with disconcerting directness. Little Bessie, aged four and a half—she was very particular about the half—came and stood at my knee, while two-year-old Toddie, his brown eyes full of speculative interest, watched me from his mother's side. It might have been a trying situation, but their scrutiny was so frank and good-natured that I did not find it embarrassing.

When I was thoroughly warm, Mrs. Woodman took me to my room. It was a pretty little place with a big east window; the walls were brown and the carpet green; the furniture was cheap in quality and ugly in shape, but comfortable and spotless.

"I haven't put any pictures on the walls for you," said Mrs. Woodman. "I thought you might like to have your own things, that you would be more at home with them. I know I like to take my little knickknacks with me wherever I go."

A CONSIDERATE EMPLOYER

By this considerate speech she at once made me feel that not only my comfort but my happiness was of importance to her. Though the Martins had been kind to me in a negative way, during my whole stay with them they had given evidence of no thoughtfulness for anything beyond my physical comfort. The difference between the two families in this respect corresponded to the difference in their conceptions of the duties of a nursery governess: the Martins had selected me principally for physical qualifications, the Woodmans had emphasized personality. Mrs. Woodman's regard for my individual tastes at once put me on a higher plane than I had ever occupied in the other home.

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At dinner I was placed at Mrs. Woodman's right, with Bessie beside me and Toddie across the table. Beside Toddie was Robert, the eldest of the family, eleven years old. He shook hands with me in a frank, unembarrassed manner and his candid brown eyes met mine fearlessly.

The table conversation was in marked contrast to that at the Martins, in that it ranged over a variety of topics—from the doings of the Ladies' Society in Fairmont to the theories about radium—and in that everyone was welcome to take part. As for me, they were always careful not only to include me in general discussions, but to explain to me matters of local concern in which they were interested.

TABLE-TALK AT THE WOODMANS'

The younger children did not say much at the table; in fact, Toddie's vocabulary was in a fragmentary state, to be interpreted only by love and a vivid imagination, and Bessie was usually attentively engaged with her food. When, however, they did make any remarks, they were listened to as Delphic oracles by their parents.

Robert asked a great many questions—very sensible questions they were, too, on points of general interest—and they were always courteously and fully answered by his parents. His store of information was not large, but it was in a fair way to grow. To Mr. Woodman it was both a duty and a pleasure to make a companion of this son. During my stay he gave him a good general idea of the Eastern question, and the interests and operations of Japan and Russia. One evening after dessert we had the whole of the Korean Peninsula made with spoons and crumbs on the table; plates were the towns, and the salt-cellars were the attacking squadrons; a slice of fig-cake posed as a land battery; and two oranges represented torpedo-boats. I think we were all better acquainted with the situation after that graphic exposition.

Mrs. Woodman had arranged that the billiard-room should be our schoolroom. She had a few kindergarten things and was quite ready to provide any materials I wished. This room was a delightful one for the children, since it contained nothing that they could hurt and nothing that could hurt them. It was seldom used for its ostensible purpose, and the children's things could stay where they left them till they were wanted again; everything was their own except the table, and that made a fine roof to play under.

I began work with some colored sticks, trying to teach the younger children different hues and forms, and they soon became very fond of their kindergarten occupations. Bessie would even forego the delights of smoothing the wash-cloths with a warm iron on a real ironing-board in the kitchen to learn a new letter in the alphabet. She could hardly get upstairs in her anxiety to know its name, and bounced about like a rubber ball, shouting: "Tell me—tell me—tell me." The box where the paper squares lived, where the colored sticks slept, and the worsted balls rolled about, was to her an unending delight, from which one might expect always a new wonder. Even Toddie would sit in his little chair and try to fold the papers or string the beads as his sister did.

Robert, of course, required more advanced instruction than Bessie and Toddie, but he took all their kindergarten exercises with them, and soon helped me in teaching them. He seemed never to have been encouraged to whittle, build, and invent as the average boy does, and was eagerly interested in the clay modelling and simple construction at which I set him.

He was behind his age in his studies, and was not quick at learning, but he had an earnest desire to know and an industry that made teaching him a pleasure. I had less to do with him than with the younger children, as he was too old to play much with them, and spent a great deal of time with his father. During the whole of my stay he never caused me any serious annoyance.

LOVABLE DISPUTE OVER LETTER "D"

Only once did I come into collision with Bessie over the lessons, and that was partly my fault, for she was tired and sleepy and I should have administered a nap rather than another letter.

We had reached "D" in our journey through the alphabet, and I had made it with green sticks for her on the table. Only the color seemed to stay in her mind. To break the monotony, we built an elaborate chicken-house. She was not much interested, and protested against picking out purple sticks for the roof. Returning to "D," I attempted to make it interesting by means of the blackboard. In vain! She swung

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her feet, looked out of the window, and could be induced to draw only a thing she called a "piggie." Tactfully changing the subject, I made a paper mat, but the atmosphere became ominous, and I hastily brought out her favorite, the yellow alphabet. For a few minutes she quietly stirred the letters round and round. I cautiously suggested that she find "A," and after a moment's pause she did so in silence; adroitly I asked the whereabouts of "B." With a muttered protest of "Don't want to," she reluctantly placed it beside its fellow. In a honeyed voice I requested "C"; no movement for a time, then a hurried pounce, and "C" was banged awry on the table. I knew that the moment was inauspicious for "D," but I could not retreat, and the request trembled from my lips. This was more than flesh could bear; with a scream of rage and exasperation, she swung her arms, scattering the letters over the room.

I set her in a chair, saying that she would have to stay there till she could do what was right and was sorry for her naughtiness. Sullenly she sat while I put the room to rights. After a time she sobbed, but with anger rather than penitence. At last I left her alone, saying that as soon as she was sorry she could come and tell me so. Three minutes had not passed when little feet came running to my room, and a little voice said: "Sorry, sorry, Miss Clark. Please div me tandy." A kiss and a peppermint-drop sealed our reconciliation.

EDUCATIONAL EFFECTS OF LOVE TEMPERED WITH COMMON SENSE

The children's tantrums were seldom more serious than this. Toddie was often moved to screams and tears over a difference of opinion with me as to whether his banana should be eaten before or after supper, but he, too, usually gave in gracefully—a proof to me, after my trying experiences with the Martin children, not only of a sunny temper but of sound training. Unlike my former pupils, who had never known authority of any kind, the little Woodmans had not found persistent naughtiness the surest means of getting what they wanted.

Toddie and Bessie had occasionally their little quarrels. One day after Toddie had been teasing Bessie, he climbed up on the back of a chair; a spiteful little push from Bessie's foot sent it over and he got a big bump. In a few moments, his little sister came and kissed him, and putting her arms around his neck, told him she was sorry. The sobs ceased and they cuddled up together lovingly.

These children were not abnormally well-behaved, but the times they were naughty were very few in comparison with the times they were good. They were naturally sweet-tempered and affectionate, and they had been brought up with much love tempered moderately with common sense and thoughtfulness.

Consultations between father and mother as to the best way of dealing with the different children were frequent, and my ideas on the training of children were often asked, courteously considered, and sometimes adopted; for Mr. Woodman said: "Miss Clark is supposed to know her business better than we do; that's why she's here."

DANGERS OF PATERNAL PARTIALITY

On his attitude toward Bessie I ought perhaps to have volunteered to criticise Mr. Woodman, since I could see its effect better than he. She was in reality rather a plain child, but to her father she was beautiful, and his admiration of her was never silent.

"How pretty my little girl looks to-day!" or "Where is my little beauty?" were among his usual greetings; and no ribbon or curl, clean apron or lace frill passed unnoticed. His most severe criticisms were: "My little daughter doesn't look pretty when she cries," or, "If Bessie knew how she looked when she is cross, she would always be good." Of course, this treatment produced an undesirable effect. Her appearance became of undue importance to the child, and I frequently found her stationary before the mirror. I also discovered that she was willing to submit to any trial in the way of hair-curling and ribbon-tying, if she thought that it would make her look pretty.

Being the only girl, Bessie got more expressed admiration than the other children, but everything that any member of his family did or said gave Mr. Woodman the most intense satisfaction; no one else could be as bright or good or charming.

To him, his wife was the most beautiful woman in the world, and he said to me that he would rather hang on his walls the veriest daub from her hands than a masterpiece by Millet. This was good sentiment, but unfortunate for art.

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As the routine of things began to shape itself, I found that I had always an hour or two a day for myself. Sometimes it came when the children were playing quietly together, for they had many resources within themselves; sometimes their mother would take them to town or for a ride; sometimes Mr. Woodman would say that I was monopolizing them, and insist on having his share of the fun, and I would hear a tooting of horns and a banging of drums in the front hall where they were playing circus together; sometimes the cook would beg that they might stay with her for a while, and would let them play at ironing or cooking or washing. I do not know that anyone planned to relieve me of the supervision of the children at any time. Such leisure seemed to me natural in a household where the parents are sincerely fond of the children, and the children themselves are moderately unspoiled. My entire time was occupied at the Martins because the parents considered it neither a duty nor a pleasure to see the children, and had allowed them to grow so disagreeable that no one else would seek their society.

Mr. and Mrs. Woodman were firm believers in out-of-door exercise for their children as a means to health and wholesomeness of mind and body. Whenever the weather permitted, and sometimes when it did not, they and I went out soon after dinner. There was a horse and buggy at our disposal, but we usually preferred to walk. Mr. Woodman's estate stretched for two or three miles in each direction, and the children could roam about as they chose, though their short steps seldom carried us far.

INBORN COURTESY

An amusing feature of our trips was Toddie's trouble with his overshoes. They were of a size out of all proportion to his feet, and hampered his movements greatly. He was continually taking headers, but was usually laughing when I picked him up. Then this little gentleman of two would carefully brush the snow from the bottom of my skirt with his red mittens. There was a big collie-dog, Spot by name, who lived on the back porch, and went with us on our walks. After the manner of dogs, Spot delighted in taking bites of snow, rolling in it, or digging for imaginary rabbits in a snow-bank. His resulting whiteness was disturbing to Toddie, and whenever he could catch him, he would put a chubby arm around the furry neck and carefully brush the snow from the dog's muzzle; usually, Spot frustrated the child's attempts to brush his legs.

Bessie, as well as Toddie, showed the instinctive courtesy of a kind nature, and always caught the spirit of my incidental instructions in good manners. I had impressed on her the propriety of thanking everyone who did her a kindness and she tried always to comply. We had also talked of the various farm animals and how much we owed to them. One day at dinner, she looked at her egg for some moments without eating it and then slipped quietly from her chair.

"Where are you going?" her mother asked.

"I am doing to thank Mr. Wooster for laying me dis nice egg!" was the answer.

The children were indeed teachable along any line, and eager for knowledge. On our walks, we made snow-paths and snowballs in the garden and studied the tracks of various animals in the snow. With the aid of Mr. Thompson-Seton, we could distinguish the trails of the rabbits and foxes; the big and the little dogs, the turkeys, chickens, and sheep we could discover for ourselves. We became skilful in following the trail of the old gobbler as he wandered around corn-shocks and through the barn-yard, and even Toddie grew to be expert in distinguishing the tracks of the big Spot from the little fox-terrier, Jacob.

They loved this country home of theirs; the younger children unconsciously as yet, but Robert with a definite, passionate affection. He was slow in his studies; but his collection of rock formations of the neighborhood was quite complete. He couldn't bound the State of Oregon; but he knew where the cowslips would be up earliest in the spring, and how soon the brook would be free from ice. He would stand watching the lines of bare trees stretching over the rolling prairie, their black branches sharp against the sunset sky, in evident content.

There was really no reason why these children should not be good; there was nothing to make them naughty. They and their parents had health and strength; there were no nerves to be considered. Noise that came from fun and play was always tolerated; even the baby could sleep placidly with a game of cars going on in the hall. Then there was space—room for them and all their fun, and for everybody else too. In summer time they could play from morning till night under the trees in the thousands of acres which sur-

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rounded the house, with no word of criticism or restraint. There was no reason why "don't" should be a familiar word to them. They were comparatively rarely opposed, not because their parents were weakly indulgent, but because the children had few wishes that could not properly be granted.

The character of their country home was the character of these children's lives: calm, broad, and beautiful, and away from the little worries, jealousies, and struggles of a crowded community. Their parents were living simply and well within their incomes; social position was nothing to them; they were content with the society of their few neighbors, and beautifully at peace with each other and themselves. Money they had in abundance, everything in the way of luxury was at their command; but the subject of their wealth was never discussed.

But what right had they to this life? What right had parents to force this one-sided development on their children? What right had they to fit them for one place only in life?

Their home, like the cave of any wild animal, was but a place in which to hide from the dangers of the world, not a place in which to learn how to meet them. Their peaceful, protected childhood would doubtless be to them in after years a happy memory, but it was nevertheless a period of stultification, instead of education. For if education stands for anything, it means the fitting of children for whatever possibilities life may offer them. Education in that sense—the training that makes for power, these children had been denied.

THE CHILDREN'S LACK OF NERVOUS ADJUSTMENT

From a physical standpoint, they were a joy to see, and their bright eyes and rosy cheeks were in happy contrast to those of the children of the town; but in spite of this seeming superiority they had not the town child's power of nervous adjustment, and reacted more quickly against any jolt in the routine of their lives. Their health seemed more dependent on three regular meals every day and nine hours' sleep every night. There was a certain physical slowness already apparent in Robert; his walk was ponderous and his hands moved slowly; when I held out anything for him to take, it took a perceptible time for the nervous impulse to get from his eyes to his brain and from his brain to his muscles. He was fairly good at out-of-door sports, and in a straight-away run across the fields could get up considerable speed; but he would have been quite helpless jumping on or off a trolley-car, or dodging an automobile.

These children's chief lacks were connecting links between themselves and the world. There was no line along which they could be naturally transplanted from their peaceful pastures to any other sort of life. Any change would be an uprooting, and they would be as helpless and alone as though they were taken to Mars.

The first, simplest, and most natural connection between them and the outside world —that through their playthings—was almost lacking.

THE REAL VALUE OF PLAYTHINGS

Miss Elizabeth Harrison, head of the kindergarten movement in this country, says: "Toys form a bridge between the great realities of life and the child's small capacity." If this is true, then toys which bridge from nothing to nowhere are useless. This was the case with these children's playthings, which might have been supposed to be the haphazard gifts of friends and relatives who did not know them, rather than judicious parental purchases. They had no connection either with the present state of the children's minds or with any future stage of development. What possible pleasure or profit could children of two and four get out of a bagatelle-board? They had not the mechanical strength nor skill to shoot the ball, still less the mental power to count the points, and least of all any care as to whether they won or not. They had various mechanical toys far beyond their power to manipulate or understand, and some Japanese things in jointed bamboo the object of which I was never able to discover. There were no blocks, no balls, nothing to minister to their instinct for construction, but their spirit of destruction was encouraged.

The possessions that seemed to please them most were a stick with a horse's head at one end, on which they could pretend to ride; a little iron wagon which they could drag around; some reins with which they could play horse; and a mechanical pig whose internal organs were a coiled spring and a wheel or two. They saw horses and wagons in the real life around them, and

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pigs were common objects in the landscape. These toys gave them a little world of their own suited to their capacity, to enjoy which they did not need the help of an adult, for they were quite capable of bestriding the horse, pulling the wagon, adjusting the reins, and winding up the pig, without any assistance.

UNINSPIRING INFLUENCES OF BAD TASTE IN THE HOME

To this poor collection of toys, I must attribute part of their eagerness for the work I gave them. They wanted to make things—wanted to learn anything and everything I would teach them; their minds were reaching out for something that they could grasp, and a ball of clay that little fingers could fashion into blocks and houses, turtles and windmills, was more to their taste than all the games that ever came out of Paris, or all the nodding mandarins from Nippon.

Nor were these children likely to have the connection with the world that comes through art, through music, and through literature.

I looked in vain through their parents' library for a single work of fiction or verse, ancient or modern. I found very complete reports of the Breeders' Association, treatises on Diseases of Cattle, Crop Reports, some guide-books of foreign travel, a few histories —and nothing else!

Of course, little children do not appreciate harmony; but rhythm and simple melody have great power over them. The musical education of the little Woodmans was left largely to a gramophone which played "Tenting To-night" and "Suwannee River" as sung by a quartette, and performed popular two-steps and "coon" songs. Sometimes, too, the quiet evening would be interrupted by sounds which a careful analysis enabled me to recognize as Chopin's nocturnes played in waltz time on an untuned piano with the loud pedal on.

They had little chance, too, of developing a love of beauty. Mrs. Woodman was evidently ignorant of the most fundamental color harmonies. Though there were many handsome things in her house, there was not the slightest relation between them in the way of style, kind or color, and a glance at her drawing-room was like a peep into a kaleidoscope.

There is no need that the pictures in a house should be suited to the comprehension of the children, but they should be suited to the comprehension of someone, if the child's unconscious impression is not to mislead him æsthetically in later years; they should appeal to the family in some other way than as so many objects to hang on the wall. The Woodmans' pictures had no beauty of color, technique, nor thought; their only claim to notice was the work that had been wasted on them, for I was assured that they were all "hand-painted."

Children who are brought up in the most refined homes where their surroundings are perfectly harmonious in an artistic sense, have a love for brilliant colors in bizarre combinations; their appreciation of color harmony is slow to develop. How much more slowly must the sense of the beautiful grow in children whose home is a chaos of jarring tints; whose eyes turn from magenta to emerald; from purple to blue; from a teak-wood cabinet to a plush-covered settee; from a picture of a simpering female hanging over a gate with the vaguest intentions, to a red and yellow chenille table-cover?

The Woodman children had plenty of clothes, which were warm and not so elaborate as to interfere with any pleasure, but that was all that could be said in their favor. Bessie's usual dress was of a dark brown and black mixture, suitable for her own great-grandmother, and to be commended only for its wearing qualities. Her fat little arms fitted the sleeves like sausages, but the waist was inches too loose across the front and back. Her blond hair alternated between a state of artificial frizziness and the tight braids which produced it. Toddie ordinarily appeared in a nondescript garment of green plaided with black, which chromatic horror was not even subdued by an apron, and was accentuated by blue stockings and brown shoes.

HARMFUL RESULTS OF SOCIAL ISOLATION

But the most serious lack of connection—the fundamental one, indeed—was the family's lack of association directly with people. Had the children had neighbors to play with, the unsuitability of their toys would have been corrected, or at least would have mattered less. Had the parents mingled extensively with other people, the faults in their æsthetic perceptions might have been modified; and if theirs, the children's. But the family was almost without neighbors;

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the country schools near them had been proved unsatisfactory for the children, and their parents did not think them old enough to go away to school; hence my advent as nursery governess. I could instruct them from books and objects, but I could not supply the essential lack in their education. None of the pains, pleasures, nor inestimable advantages of competition and emulation could come to them in their own home.

RISKS OF A PRIMEVAL UPBRINGING

To this unfortunate isolation was due the inability of both parents and children to get the best out of themselves. It was not easy for Mr. and Mrs. Woodman to meet people socially, even when they had the opportunity. They were not shy, but were quite deficient in the art of conversation; they easily disclosed their weak points, and manifested an inability to consider any point of view but their own; they gave every advantage to a social antagonist, not realizing that even the most civilized social intercourse is a species of warfare.

These children had what the world has for a long time thought that its children should have: The health that comes from an out-of-door life, from fresh air and sunshine, simple food and exercise; they were in the natural environment of the primeval child; in close communion with Nature, with no restraints imposed by unnatural conditions, the love of the trees and brooks was a part of their lives, and the four-footed brothers were their playmates; their parents loved them more than they did themselves, and in good time would give them such education as they considered suitable. They were most perfectly fitted to their surroundings, by education, by temperament, and by affection.

It is not safe, however, to bring up a primeval child, except in a primeval world. If human life were a certainty or were based on certainties, theirs would be the perfect preparation for it; if existence were sure to be passed "under the greenwood tree" with no danger of the ever-present woodman coming with his axe and cutting it down, then would their life be the ideal one.

But there was a fateful likeness between these children and the animal that is perfectly fitted to its environment; when that environment has been too long stable, all power of adjustment to a new one is lost; and when the inevitable change of surroundings does come, that animal is doomed.

Mr. Woodman had inherited his large estate, and I believe that he managed it with considerable skill, and profitably. But one could not imagine him making a successful struggle for anything; he could hardly have gained his lands in the first place, and if they should be taken from him there would be little chance of his regaining any footing in the community.

If this contingency would be hard for him, how much worse would it be for his children? They had been shielded carefully from all winds from the outside world, they were cursed with content, and had no power of readjustment, physical or mental. They were as truly slaves of the soil as any mediæval serfs.

Such a family as the Woodmans ought to be of distinct advantage to the community. By virtue of health, they should raise the physical average; by virtue of opportunities, they should raise the mental average; they should prove themselves a distinct step upward in the progress of the race. But they had had none of the struggles that mean progress, because there was nothing for them to struggle for; they had everything they wanted; and they were giving nothing to the world, not even children well fitted to live in it!

"AFTER US THE DELUGE"

These children were in a fair way to become what their parents were: men and women with strong, well bodies, wholesome minds, and sweet tempers; with considerate, loving hearts, and a high sense of honor; but they would lack a knowledge of people and of modern conditions, self-reliance, and the ability to care for themselves; they would become parts of a machine, useful only when the whole was in running order.

Though the Law of Love reigned supreme in this home, it was so little tempered by foresight, as to prove but an impotent monarch. Unconsciously these parents advocated the old *régime* idea, "after us the deluge," for they considered only the happiness of the present; there was no provision for possible misfortune, no arming against disaster. The home was a present paradise, yet the walls about it were not so impregnable but that the inhabitants needed to be able to combat the wild beasts on the outside.

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INTIMATE PORTRAITS

Men and Women Who are Doing Interesting Things

Photograph by T. C. Turner, New York.

MISS GEORGIANNA BISHOP.

Miss Georgianna Bishop's success in the Women's National Golf Championship this fall is an example of what persistent effort will accomplish. For several years the new champion has been gaining steadily in her game as the result of constant practice, mostly over the grounds of the Brooklawn Country Club at Bridgeport, Conn., of which city she is a native. She has played against almost all the foremost women golfers of the United States, and in the fall of 1900 stepped into prominence as the runner-up in the tournament for the Baltusrol Cup. The distinguishing feature of her game is its steadiness. In the final game for the championship of 1904 she won every hole but one in a four or a five. Her short play showed no variation whatever, and her long drives were carefully made and accurately placed.

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Photograph by The Carbon Studio, England.

MISS EVA BOOTH.

Miss Eva Booth, the new commander of the Salvation Army in the United States, has held every position from sergeant to commander. In every capacity she has shown ability. When a school-girl, she made a record sale of *War Crys* in London streets. Her first important position placed her in command of a corps in the slums of London, where she gave proof of wonderful patience and courage, personally leading her corps through tumult and riot; sent to Canada, she inaugurated many social reforms and so won the heart of the people that no hall was ever adequately large for the crowds that thronged to hear her.

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MISS ANNIE S. PECK.

Miss Annie S. Peck has recently returned from Peru, where she followed in the footsteps of Sir Martin Conway in climbing Mount Sorata, and led the way in the exploring of Mount Huascaran, reaching a height of nineteen thousand feet on this, possibly the highest mountain in the western hemisphere. Miss Peck has had a varied career. She has a Master of Arts degree from the University of Michigan; she was the first woman scholar at the American School of Archæology at Athens; she has held the chairs of Latin at Purdue and Smith Colleges. All her life she has been an ardent lover of out-of-door sports.

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Photograph by Bradley Studios, New York.

MRS. CORNELIUS VANDERBILT.

It is common rumor that Cornelius Vanderbilt may go to Germany as first secretary of the United States Embassy at Berlin. Should such be the case, his appointment will be due in no small measure to the charms and talents of his wife. Both in America and abroad Mrs Vanderbilt has made herself a social power. When Prince Henry of Prussia was here some years ago, a luncheon given by Cornelius Vanderbilt was the only private function he attended. Recently the German Emperor has shown political friendliness to the young couple, visiting them on board their yacht and entertaining them on shore.

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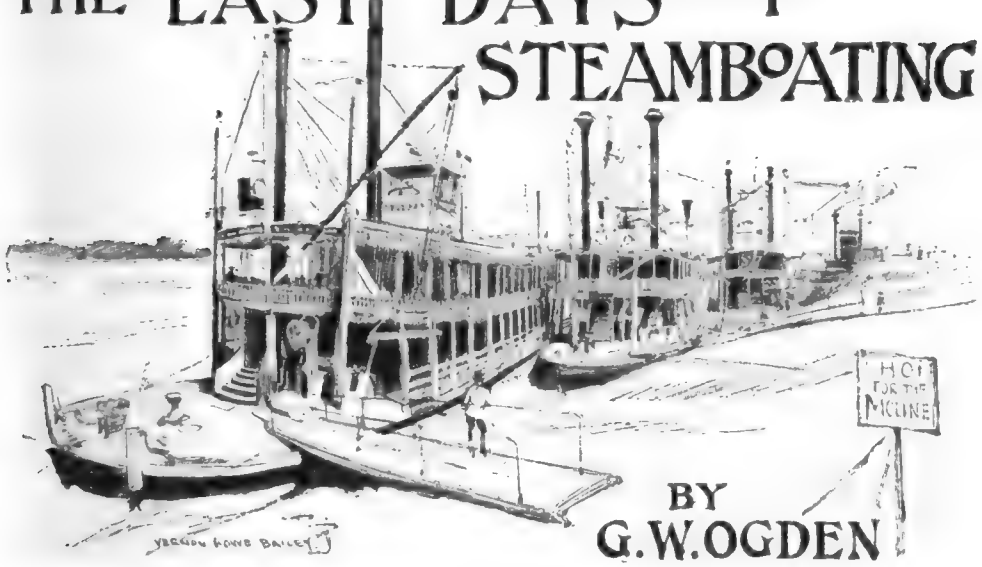
THE LAST DAYS OF STEAMBOATING



BY
G. W. OGDEN

COMMERCE has called men to meet adventure ever since the desire to barter for gain, or for the purpose of supplying needs, became a characteristic of the human race. It was the commercial rather than the patriotic spirit that impelled the owners of steamboats to risk their fortunes and their lives in attempting to navigate the rivers of the West during the Civil War.

After Farragut took possession of the lower Mississippi in 1862, the Southern steamboat owners did no business. Those of the North, under the protection of gunboats that patrolled the river, made irregular attempts to carry on traffic between St. Louis and New Orleans. Many of their boats were sunk by Confederate soldiers, who stationed artillery on the shore, and the game became so hazardous that finally all effort to navigate the river was abandoned, save by the transports of the Federal Government and the blockade runners of the South. Although nearly forty years have written their story upon the grudging scroll of history since the close of the war, signs of the controversy are still to be seen along the Mississippi and Missouri Rivers. The bare ribs of many a noble steamer that went down beneath the hurricane of artillery-fire mark, on the unstable bars, the scene of unnarrated tragedies.

Probably the most remarkable adventure any river steamer experienced during the war was that which befell the Empress on the Mississippi. The Empress was a beautiful vessel, fleet and commodious. Owing to her excellent qualities she was constantly in demand by the government for the transportation of supplies and troops to the seat of war. She made many trips between St. Louis and New Orleans, and became a source of great concern to the Confederacy. Commanders occupying the territory skirting the river were ordered to put an end to her at any cost.

On August 10, 1863, the Empress, bound north after a successful voyage to New Orleans, was steaming along the Arkansas frontier. Brigadier General McNeil of the United States Army, returning home on leave of absence, was the only soldier on board. The boat's owners and officers relied for protection on the United States gunboats, derisively denominated alike by Federals and Confederates, "tin-clads." The vessel carried no artillery, nor was she armored, save her pilot-house, which was protected by a covering of boiler iron. In a bend of the river a few miles below Gaines' Landing, where the narrow channel and swift current cut down the steamer's speed, she was fired upon by a battery stationed on an eminence less than a quarter of a mile away.

The first shot, directed at the boilers, broke the shaft turning one of the great paddle-wheels at the steamer's sides, and dis-

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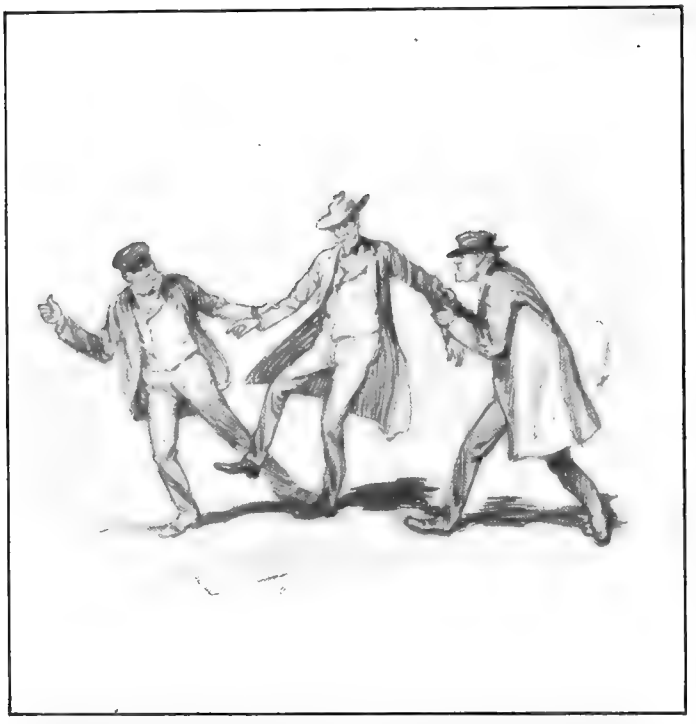

EACH CAPTAIN ENDEAVORED TO PULL THE SHIPPER ABOARD HIS BOAT.

abled the "doctor" engine which supplied the boilers with water. The boat's captain was in his office on the lower deck when the cannon-ball struck. He ran to the texas and found his vessel struggling with the heavy current, unable, with her one wheel, to make sufficient headway against the boiling flood to cause her to respond to the rudder. She was turning her nose lamely toward the hostile shore, like a duck with a broken leg. The captain, clinging to the dog chains, leaned over to shout an order to the pilot. A second shot shook the forest, and a ball from a twelve-pounder tore away the captain's head.

The artillerymen loaded and fired rapidly. They had so stationed the battery that retreat would bring the steamer into better range, and make a target of her for a longer time than would advancement. The pilot grasped the situation, and attempted to guide the boat to the opposite side of the river, where the current was not so stiff, hoping to pick out a path for her in the shallow water where she might be able to run at fair speed for the shelter of the bend ahead. The vessel feebly answered his efforts and proceeded lamely a few rods; then a rush of water caught her and sent her drifting helplessly down-stream.

In the engine-room, under the direction of the chief engineer, twenty deck hands and stokers labored feverishly to replace the disabled shaft. Up above alone in his little house at which the gunners sent shot after shot, the bare-armed pilot stood, cool, unafraid, daring; calculating the chances on life against death, turning the big wheel before him now this way, now that.

As the boat drifted down-stream he saw the uselessness of struggling with the current; so, heading her directly down the river, he steered for the shore upon which the battery stood, hoping to draw so near that the missiles would pass overhead. Five minutes with solid shot tearing jagged holes in the superstructure and an occasional shell bursting on deck, in cabins, or the hold, and the pilot had the satisfaction of seeing the enemy's shots fall harmlessly in the river away beyond the steamer. Three hundred yards below, the river curved so as to present a clean sweep to the guns. To attempt to retreat the mile between the spot where the boat was then backing water with her one good wheel and holding her ponderous body still against the stream, and the point that would mean safety, would be an injudicious sacrifice of life; to breast the current, even on the shore side, would mean such slow progress that when the vessel again came within range she would be torn to pieces and sunk before the shelter of the reverse curve, a half mile ahead, could be reached. So the pilot held her where she was, her great wheel breaking the turgid flood into a thousand gurgling fragments, eddies and whorls. From the engine-room came the sound of hammers and the orders the chief engineer shouted to the men toiling to slip a new shaft into the place of the beam shattered by the enemy's first shot.

The pilot whistled down the speaking-tube.

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THE SECOND VOLLEY THREW ONE OF THE SMOKE-STACKS ACROSS THE DECK.

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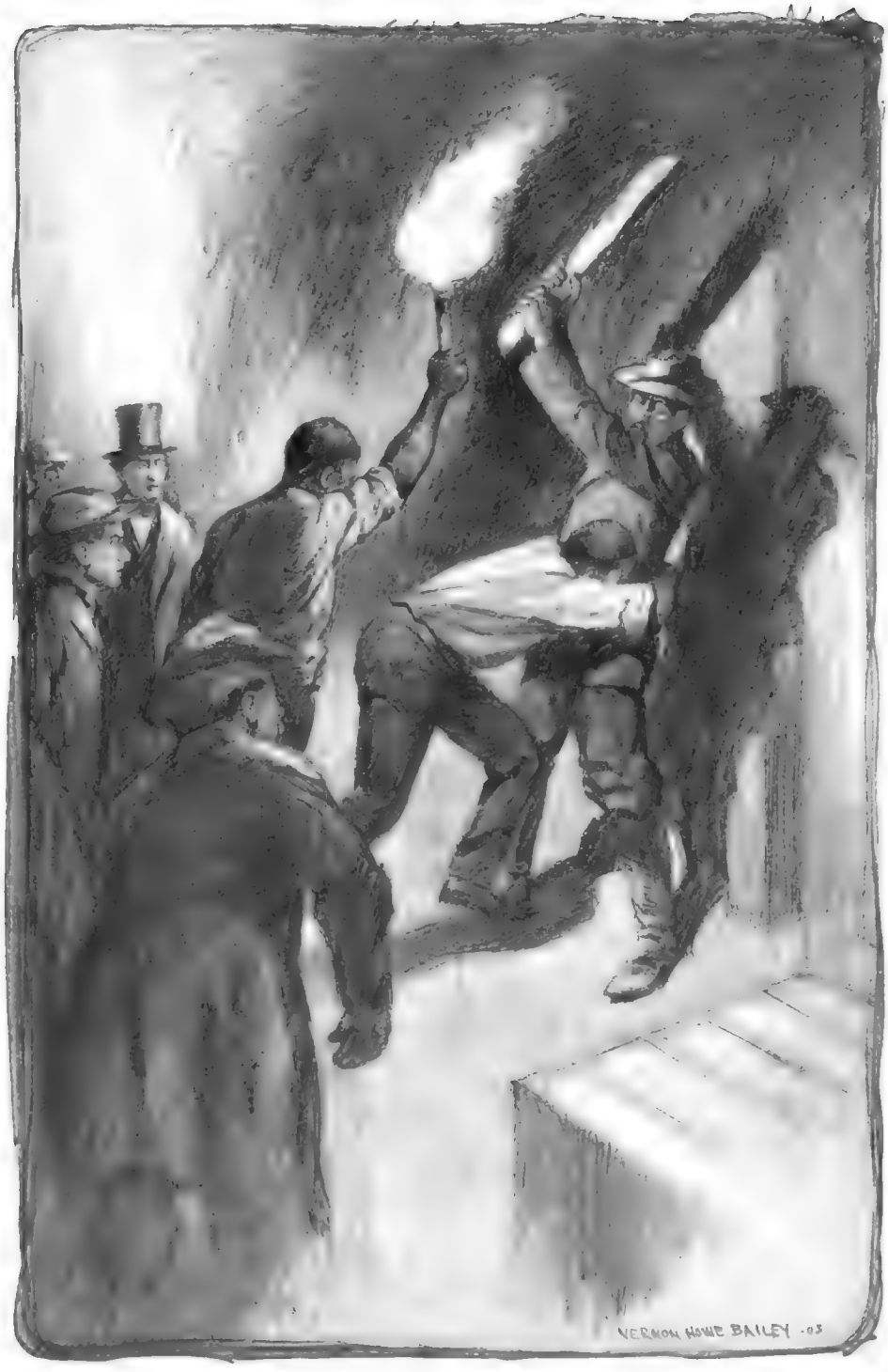

THE NEGRO SPRANG FORWARD AND GRASPED THE BUSHWHACKER AROUND THE WAIST.

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"How long will it take you to fix her?" he asked.

"Ten minutes," the chief engineer replied.

"All right, we'll hold her here," the pilot said.

The vicious current tugged at the steamer's keel and gradually swung her stern down stream. The pilot smiled as he twirled the wheel. "We'll be ready to run through Hell's Lane when the boys get her wooden leg in," he said. Over his shoulder he could see the artillerymen depressing their guns in an effort to get range. A trial shot went over the texas and cut a guy wire running from one of the smoke-stacks forward.

"Try again," said the pilot, laughing nervously, as he passed his bare forearm across his forehead and wiped away the sweat. A crash as of hail on a greenhouse roof, a roar, fringed with segregated explosions, came from the shore two hundred yards away, and the pilot dodged and cowered. A shower of broken glass fell at his feet. He looked toward the shore. A body of cavalrymen, insolently bold in the face of the boat's defenceless condition, sat their horses in plain view and poured volley after volley from their carbines into the steamer's side. The bullets shattered windows and splintered doors, but flattened themselves against the boiler-iron protection that covered all of the pilot-house, save the windows, which were provided with armored shutters. The pilot closed these on the side toward the fire, leaving bloody finger-marks where his right hand touched. From the wrist upward he examined the bleeding arm carefully, pressing and clasping it. At the shoulder he found a deep furrow ripped out by a ball.

"A man's a fool to try to dodge them things," he said.

The attacking force, voicing the terrible "Rebel yell," fired unceasingly. The cannons were still. The gunners knew the vessel must soon either drift into range down the river or run into reach of their guns upstream. The little bell above the pilot's head tinkled. He leaned over the speaking-tube.

"Ready?" he asked.

"Ready," was the reply.

"Full steam ahead," commanded the pilot, "an' give 'er hell!"

The great vessel trembled and strained; the exhaust pipes vented a defiant hiss, and she sprang forward under the leverage of the two big paddle-wheels. Six hundred yards ahead and she would be in range of the guns; then five minutes with death and—either the bottom of the river or the glad, free sweep of bright water and safety, and home at the end. The door of the pilot-house opened and a man entered. It was Gridley, the night pilot.

"I thought you might need me before we got through," he said.

"Lie down along the wall," his comrade answered, his eyes set like those of the dead, on the river ahead of him.

The Empress had a record of fifteen miles an hour up-stream. When she reached the cannons' range she was going at full speed. Following her at a gallop along the shore were the cavalrymen, firing as they ran.

The first volley from the cannons made her stagger as a strong man bends and falters in a tornado's grasp. Three paddles on the wheel nearest the shore were broken off. When her pursuers saw them floating in her wake they cheered. The second volley threw one of the smoke-stacks across the deck; after that each gunner fired at some particular spot, one trying to explode the boilers, another bombarding the pilot-house, and others endeavoring to cripple the wheels.

The boilers were being supplied with water by a hand-pump, and pilots and engineers noted that the vessel's speed was cut down one-half by the loss of the smoke-stack and paddles. Cannon-balls rived the planks and splintered the timbers around the boilers, tore through the pilot-house and scarred the steamer's sides, but still she held her way up the river, crawling to the safety of the bend beyond the cannons' reach.

Up the river two long black smoke streamers rising above the forest marked the course of a gunboat speeding to the rescue of the Empress. She quickly silenced the battery and drove the cavalrymen from the woods with her big shells. The Empress, shattered and lame, made shore with Gridley at the wheel. His brave comrade lay dead on the floor of the pilot-house at his feet. The Empress had been under fire twenty minutes. Sixty twelve-pound cannon-balls were picked up on the steamer, and during the flight one ten-inch shell fell at a fireman's feet as he opened the door of a boiler's fire-box. It failed to explode, and was for years carried in the pilot-house as a souvenir of the adventure. In the attacking force, as was afterward learned, were 2,000 cavalrymen and gunners, sufficient to man a battery of eight twelve-pound guns and one ten-

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inch mortar. The Confederates, knowing that General McNeil was aboard, had been anxious to kill or capture him.

II

THAT picturesque but no less dangerous element, of doubtful allegiance, known as the bushwhackers, formed the chief menace to commerce along the Missouri River during the War of the Rebellion. As these marauders were seldom provided with artillery, a boat in midstream was in little danger from them, and almost the only precaution Missouri River captains took against them was the building of barricades of cord-wood around the pilot-houses on entering dangerous territory. Many steamers lying along-shore were seized, however, by bands of bushwhackers, pillaged and burned.

A certain guerilla leader, who carried on his operations in the country surrounding the historic town of Independence, Mo., was a perpetual source of trouble to the steamboat men who navigated the Missouri River during the war. Steamers on the up-river trip almost invariably landed in the bend of the river near Independence to replenish their fuel from a wood-yard at the mouth of a small creek. One night a small side-wheeler, famed for her speed, made the wood-yard landing. She was bound for St. Joseph with a cargo of miscellaneous merchandise, and the bushwhacker captain and his band had skulked in the timber for two days with the intention of plundering her.

There was little light at the landing and, as it was past midnight, the steamer's state-room windows were dark. A line of roustabouts, black and white, passed between the lower deck of the steamer and the long rick of cordwood on the bank, coming and going in the indefinite light of a bull's-eye lantern on the upper deck. The bushwhackers determined to mingle with the crew, get on board unsuspected, take possession of the boat, and then compel the deck hands to unload the merchandise. Concealing their small arms beneath their coats, they crept from their hiding-places, and one by one stepped into the line before the cord-wood pile. As each man deposited his load on deck, he remained there and joined in the labor of those who were piling up the wood in the cellar-like darkness.

When ten men—about half the band—had successfully made their way on board, the captain followed. He shouldered a single stick of wood and climbed the sharp incline of the stage. As he stepped upon the deck, the mate, who was overseeing the loading, noted his light burden, and assailed him with an outburst of profane abuse.

"Git back down there, you ornery cuss," he yelled, "an' fetch up a decent load this time!"

Instead of obeying the command, the bushwhacker attempted to dodge into the shadow of a pile of flour barrels.

"No you don't, you sneak," cried the mate, grasping him by the back of the neck and flinging him to the deck. "Git back down there an' fetch up a man's load, you dead-beat!" To give force to his order the mate drove the toe of his great boot against the bushwhacker's body as he struggled to his feet, and sent him reeling against the heap of cord-wood. The outlaw threw out his left hand to check his impact against the jagged ends of the cord-wood sticks, drew his revolver with his right, turned quickly, and shot the mate in the forehead.

Confusion fell upon the steamer. The pilot, rightly surmising that the bushwhackers had attacked the crew, ordered the lines cast off and signalled the engineer ahead. Men ran up and down the stage, grappled with each other, struggled, fought and shouted. A pistol-shot now and then marked the end of some bushwhacker's antagonist, and screams and hurried footsteps on the upper deck told that the passengers were being called from their sleep. A deck-hand cut the lines with an axe, and the steamer, with the lowered stage outstretched from her side like an arm, slowly left the shore. A few revolutions of the wheels and she breasted the current, then walked ahead defiantly, the uproar on her lower deck growing louder every second.

The boat's clerk rushed from his state-room. Two men presented revolvers at his breast. "Take us to the pilot-house," they commanded.

"Follow me," he said.

Up the stairs to the texas he bounded, the bushwhackers at his heels. The door of the pilot-house stood open and the clerk ran for it.

"Shoot them, Jim," he cried; "they're bush—" One of his pursuers fired and he fell forward, his face pressed to the deck and his hands outstretched.

The pilot seized his revolver. The bush-

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whackers, accustomed to shooting men from cover, dropped to the deck. An onrush of feet sounded behind them, and half a dozen passengers clattered up the stairs. The bushwhackers rolled to the rail and sprang overboard, preferring to chance the unseen dangers of the river rather than to face men and fight.

On the lower deck the outlaw captain and those who were unable to make shore when the steamer put off, fought from behind the cord-wood piles. Passengers and crew crept near them in the shelter of the darkness and the heaps of merchandise and drove them forward. One by one they leaped overboard till finally the fire of the defenders was not returned. A hulking negro roustabout seized a torch and led the way to the woodpile from behind which the last shot had come. There the light fell on the face of the outlaw captain, who stood, ammunition exhausted, with his back against an upright beam, a clubbed stick of cord-wood raised above his head. The negro passed the torch to one who came after him, crouched, sprang forward and grasped the bushwhacker around the waist. With his struggling victim supplicating mercy, the black giant walked to the steamer's side. There he paused while the others pressed around him.

"Don't throw me overboard," pleaded the bushwhacker, "I can't swim a stroke!"

The negro smiled, lifted his prisoner and dropped him in front of the paddle-wheel, which was beating the water at one hundred revolutions a minute.

"If he could 'a' swum," said the executioner, a moment later, "it wouldn't 'a' done 'im no good."

III

When the national tragedy of the Civil War was ended, the steamboat owners awoke to the fact that their calling was gone forever. That enemy of the river boats, the railroad, whose growth even the war could not check, had rapidly stretched its fingers out over the land. By consulting a map of forty-five years ago, it will be seen that the railroads of that time closely followed the banks of the rivers. They reached out like the strands of a craftily laid net, to ensnare the business of the steamboats. They offered speed and cheap freight charges in the place of transportation facilities which had served a noble purpose in their time, but which were hopelessly of the past. In the face of such odds defeat was inevitable. The river boats had to go. But the fight was an obstinate one.

For ten long years the struggle between the railroads and the steamboats went on, fierce and bitter for the first five, and, for the steamboats, vindictive and heroic to the last. Millions of dollars were invested in the great white vessels that glided up and down the Mississippi and its tributaries, but they dropped out of the race one by one, to be tied up to the bank and become the sport of time. Some far-seeing owners, knowing the fight lost for all time, dismantled their vessels and sold the fittings and machinery. Others, more obstinate or hopeful, kept their boats trim and clean, ready against the day when public sentiment and the flow of business should again come their way. Every spring they painted them, every day they polished the brass-work. Through the long, idle summers, they would sit in the pilot-houses watching the railroad engines write in letters of smoke, against the sky, the story of their doom. The hungry race for cargoes was responsible for more than one river tragedy, during the period of waning trade. Where, six years before, captains had haughtily steamed past landings regardless of the frantic signals of planters whose cotton, wheat or hemp was piled on the shore, they now found themselves driven to the humiliating expedient of arguing with shippers in favor of their boats as against the railroads. Captains scented cargoes from afar. The wind seemed to carry news of a waiting shipment, and idle boats raced to the scene like a school of sharks. The first to arrive nearly always secured the cargo.

In the autumn of 1865 the steamers Walter Scott and Comet, owned by opposition companies, were lying at the wharf at St. Louis. Their respective captains were seated in the shade of a warehouse near at hand playing cards upon a table made by a board placed on their interlocked knees, when a long-limbed, loosely clad man came down the cobble-paved stretch of slant water-front. He sauntered up to the Comet, placed his hands in his trousers pockets, and regarded the vessel studiously. The captains looked at him and took up their cards. After ten minutes' inspection of the Comet the stranger moved on and took up a position in front of the Walter Scott's nearer paddle-wheel.

"Wonder what he wants," remarked the Comet's master.

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"Maybe he wants to buy her," said the captain of the Walter Scott.

They played on, twisting their necks occasionally to look at the stranger, with hands, in the act of placing a card, stayed in mid-air. At last the man approached them, walking listlessly, turning a thick cigar between his lips and switching it from one side of his mouth to the other, like some undecided question. He nodded to the captains, brought up languidly behind the Walter Scott's master, and at once became apparently absorbed in the game. As his interest increased he drew nearer, until he finally stood between the players, craning forward to look at the hand of first one and then the other. When the game was finished he straightened up, shoved his hat back, and waved his hand toward the boats.

"Them's yourn, I reckon," he said.

The Comet's captain grunted. The master of the Walter Scott was shuffling the cards aimlessly, and didn't think it worth while to answer a loafer.

"Well," said the stranger, "I got a little jag of wheat down at Cape Girardeau——"

Both captains jumped to their feet, the improvised card table fell to the ground with a clatter, and the cards scattered in the wind. One captain caught the planter by the right arm, the other by the left, and both began to relate the advantages that their respective boats offered shippers of grain. Each captain, apparently oblivious of the presence of the other, endeavored to pull the shipper aboard his boat. They worked toward the water's edge, where the planter, panting and dishevelled, tore himself free from their hands. The steamers were but a few rods apart, the thin, yellow smoke from their banked fires drifting down the stream. The planter looked at them.

"I ain't got enough to load 'em both up," he said, "but I'll tell you what I'll do: I'll give the job to the feller that gits there first."

They were standing within a few feet of the Comet's stage. "All right," cried the captain of that vessel, seizing the customer by the arm and dragging him aboard. "Come on, we're off!"

The master of the Walter Scott rushed to the pilot-house of his boat. Bells tinkled, chains clanked, and drowsy stokers leaped to the furnace doors. In a few minutes, the steamer, with scarcely enough pressure in her engines to turn her paddle-wheels, swung into the river and set out toward Cape Girardeau, closely followed by the Comet, upon whose texas the captain stood with the planter at his side.

When night fell, the racing steamers were plunging down the river at twenty miles an hour, not fifty yards apart, defying all laws governing river navigation, and rubbing noses with disaster at every turn of their wheels. At midnight the Walter Scott was a mile in the lead and shore marks told the Comet's captain that they were fifteen miles from Cape Girardeau. The great weights on the Comet's safety valves were moved out to the ends of the levers and every ounce of steam was crowded into use. Slowly she cut down the long stretch of water between her prow and the stern of her rival, but the Walter Scott had a line ashore at the landing at Cape Girardeau, before the Comet headed for the bank. The planter slapped the Comet's captain on the back and laughed.

"You lose," he said.

A thousand yards down the river they could see the Walter Scott's lights at the shore, and on her deck men were running out the stage. The captain of the Comet looked into the planter's eyes.

"Do you stick to your original proposition?" he asked.

"Yes, I do," the planter replied.

"You won't split the cargo?"

"Not by a long sight. It's your bargain and you lose!"

The captain ran to the wheel-house, thrust the pilot aside and took the wheel. A few hundred yards above the Walter Scott he headed the vessel for the shore under full steam. The current carried her down slowly as she pressed shoreward. One hundred yards from the landing, the pilot plucked the captain's sleeve.

"If you don't signal to reverse her you'll ram that boat!" he shouted.

The captain drew a revolver and pointed it at the pilot's head. "Shut up," he said.

Straight for the Walter Scott's big wheel the Comet ran. Men on board both boats shouted warnings, and the Walter Scott's pilot signalled his engineer to sound the whistle. Deck-hands and officers on board the latter boat tumbled ashore, and the Comet crashed into her side, cutting her timbers and crushing her into a twisted mass of wood and iron against the bank. Her engineer was killed and a timber from her deck that pierced the Comet's pilot-house, put out the defeated captain's light. The planter jumped overboard and swam ashore. Both vessels were

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completely wrecked and quickly sank to their upper decks in the silt-burdened water of the Mississippi. Some of the boilers and engines of the Comet were raised in after years and enlisted in the unromantic service of driving the machinery of a sawmill.

IV

THE decline in river business brought hardship to the owners of steamboats as they drove their craft up and down the long, dark arteries of the continent, going and coming with empty holds and straining in vain races against the clattering trains that had stolen their livelihood. It often occurred that a captain—who in most cases was sole or part owner—would pledge his boat at an up-river city for coal and supplies to carry her down to New Orleans, where he hoped to pick up a load. At New Orleans he probably would secure half a cargo, just about enough to pay all hands off on the return to St. Louis, so, in order to provide the necessary supplies for the up-river voyage he would again stake the boat as security for a note. With outstanding obligations of this sort at either end of the voyage, besides attachments in favor of deck-hands, pilots, and engineers, the captains were sometimes harassed almost beyond the limit of human endurance.

There was not one among the captains who clung to the business on the Mississippi River that did not dream of, hope for, and believe in the time when prosperity would raise steamboating again to the head of western industries. While waiting the arrival of that time their sole aim was to keep out of the sheriffs' hands. They became cunning in the evasion of the law, and some won almost as much distinction in that interesting game as had in the good old days come to them for daring in a race or speed in a contest for a mail contract.

Among this number was Captain Abner Baird, half owner of the steamer Republic. In the latter part of 1865, there were few cord-wood dealers between St. Louis and New Orleans who did not hold some sort of bill against the Republic. In the two cities named she was security for goods six times her value, and matters grew so pressing for Captain Baird that he hardly dared land for fear of attachments that might forever cripple his chances of capturing a share of the trade when the jam should break. The captain was eventually caught off guard at New Orleans and two deputy sheriffs took possession of the boat. While they were sleeping off the effect of a designing hospitality Captain Baird put off up the river. At the southern line of Arkansas he landed and put the deputies ashore in the wilderness.

Times at last became so hard for the Republic that Captain Baird decided to economize in the hire of his crews. He would engage a crew, from pilot down, at St. Louis, promising generously. At New Orleans he would contrive to scatter the men on various errands all over the city and at once set sail with a new crew, leaving the old one with only the promises they had received and one more lesson "to the good" on the resources of river captains. This worked successfully for a time, but the scheme finally became so notorious that Baird could with difficulty get a crew. Once when the boat was at New Orleans, he was obliged to give each man a retaining fee, before he would set foot on the Republic's deck. When he did get a full crew the men stuck to him so closely that he could not give them the slip. They proposed to hang on until all wages were paid in full.

The manner in which Baird freed himself of his last crew was original. The Republic was at St. Louis. Baird appeared on deck one evening, assembled his men—about twenty in number—mounted a barrel, and said:

"Boys, you've been a faithful crew: you've stuck to me and the Republic through a good many light trips; you've been on hand when needed; and now, as better days are in sight, I want to give you a little treat. I invite you all to be my guests to-night to witness the performance of the 'Black Crook,' after which we will celebrate the coming good times by a little supper."

The men consulted and finally concluded that it was a safe proposition. With the old man where they could keep their eyes on him, he could not sneak away with the boat and leave them stranded, as he had left many a former crew. They figured it out that he had signed some big contract, and that the future would be smooth sailing. So the invitation was formally accepted. After the play Baird piloted the crew to a café, where he ordered an oyster supper. While the order was being filled, Baird took the pilot into the bar-room.

"Mose," he said, "to-morrow I'll have

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$50,000, but to-night I want to borrow $50 from you to pay for this lay-out."

Mose produced the money, the captain pocketed it, and they returned to the café. During the progress of the supper a light broke on the pilot. He tore a page from his note-book, wrote something on it, and sent it to the engineer. That officer scanned it quickly, seized his hat and left the room, just as Captain Baird arose and asked the attention of the assembled company.

"I'm going to ask you to drink a toast with me," he said; "to drink it in good old Missouri Bourbon. It is, 'Success to the Republic.'"

The toast was received with cheers and drunk heartily. The sentiment so roused the enthusiasm of the crew's poet, that he insisted on reciting an original composition dedicated to the captain's daughter. While he was in the middle of his recitation, the engineer returned. He ran to the table where Captain Baird sat, shook his fist in the old man's face and yelled, "You old scoundrel!" Then he turned to the crew. "While we've been sitting here they've dumped us," he said. "The boat's gone."

Captain Baird leaned back in his chair and laughed, laughed until his spectacles fell off and the tears ran down his nose.

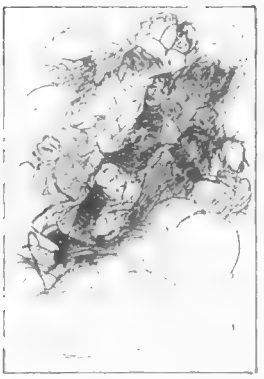
"I didn't think Jake had the sand to do it," said he. "Boys, the joke's on you!"

Jake was his partner. The crew had overlooked him in their calculations. He took the Republic to New Orleans. There she was seized and sold to satisfy a debt, and with the fall of the sheriff's hammer she passed out of the picturesque panorama of the Mississippi.

A QUITTER

By H. R. DURANT

Illustrations by J. R. Shaver



ALTHOUGH but nineteen he was a great "man" at Andover, and when he bade good-by to his famous "prep" school he imagined that the eyes of the athletic world were upon him. In a certain sense this was true. All the larger universities, with one exception, had showered him with attentions, and really, a youngster who stood six feet and three inches high, who weighed two hundred and twenty pounds, and who could sprint a quarter in fifty-five flat, was a football proposition of great prospective value. The institution which was apparently unaware of his athletic ability was a university which owned a huge room fairly bulging with trophies gleaned at the annual athletic harvests. Gerald Wooster could not understand why this particular university ignored him. Then in a feeling of pique he went down and passed his entrance examinations and entered this venerable seat of learning under the elms. He'd show them some football, he would.

For two days he walked up and down the side-lines without being called out, but the third day he was given a chance to show what he could do at centre. His position was guard, but he accepted his allotment gracefully and in the next fifteen minutes clearly demonstrated that he was of real 'varsity timber. The following day he was called to the 'varsity scrub, and in two days he had so outplayed the man opposite him that he was placed at centre on the first eleven. When the coach finally said: "That will do," Wooster had a feeling that he had "made good"; but when the captain came up to him and, after shaking hands, asked: "Are you Wooster from Andover?" and he had nodded his head with a grin, he was almost paralyzed to hear the captain add: "Well, you played pretty rotten football for a man with your reputation."

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"TO THINK A SON OF MINE SHOULD BE A COWARD!"

For two days he played his position as one who felt secure of it, and consequently grew careless. The captain of the team was the quarter-back and he criticised Wooster for his poor passing. Finally in exasperation he exclaimed: "If you do that again I'll make you sorry for it!"

Wooster never knew what possessed him to deliberately make an atrocious pass, but he did. The captain fumbled, but saved the ball by falling on it. The players lined up quickly after the scrimmage and Wooster bent over as usual, ball in hand, ready again to pass it back at the given signal. As he did so he felt the vigorous impact of some hard instrument against that part of his body which afforded the largest and most inviting target. He was about to stand up when another blow of equal force in the same spot prevented him, and a third blow followed with unabated vigor. While trying to collect his scattered thoughts, his ears were assailed by a tirade of choice expletives, and then came the awful realization that the captain had deliberately degraded him in the eyes of everybody. Why he didn't turn around and smash the captain into an unrecognizable mass he never knew. His ears rang and in his helpless rage it seemed as if he would go insane, but he never moved, unless it be that the tremulous shaking of his moleskin jeans and the football, which fairly quivered under his tense grip, portrayed in a measure the depth of his almost uncontrollable fury. A red mist floated before his vision and for an instant he felt as if he were strangling. It was his first contact with real discipline, but he didn't realize this until later. He heard the signal, saw the movement which told him to pass the ball, in a sort of daze, and the next instant the air was literally full of scrub players. They came together in a struggling, fighting mass, then separated and fell away as though a dynamite charge had gone off in their midst, while out of the seething, human vortex emerged a wild-eyed giant, with one hand firmly grasping the football jacket of a half-back who hugged the ball to his breast tightly; down the field he plunged, dragging the half-back along as if he were an infant, butting men over like a runaway locomotive and leaving them scattered about like a lot of overturned tenpins, and never stopping his bull-like rush until he had crossed the goal-line.

The remaining years of his college life were full of the glory which journeys hand in hand with athletic prowess, but none of his muscular accomplishments afforded him as much personal satisfaction as his boxing-bouts. He readily absorbed all the fine points which old "Professor" Cole knew in regard to boxing, and in addition to this he developed a style peculiarly his own and eminently successful withal. His huge bulk and marvelous agility made him comparatively invincible, and this, together with his natural ability to deliver a blow with frightful power, was sufficient to win him the heavyweight championship in his junior year. As a senior he defeated all the boxers at the National A. A. U. Meet with such force and despatch that ever since boxing has not been considered a proper event for these historic sports.

When he returned from college his father wished him to enter the casting-shop connected with the mammoth Wooster mills, and ungrudgingly he buckled down to work in earnest. The casting shop of a brass mill is by far the most important department. It is here that the copper and zinc are melted together and cast into brass billets and bars, which are afterward rolled into coils of sheet

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brass, or long rods, in the main mill. The intense heat and suffocating fumes which arise from these pots of molten metal make the labor of the casters very hard and extremely dangerous, but Gerald stuck to his task uncomplainingly, and at the end of two years, when he was twenty-five, his father gave him complete control of the casting-shop. It was then that John Wooster decided to take a rest, the very first in his tempestuous and aggressive life. In truth, the hands were not sorry to see him go. He was a hard man, though he believed he was simply just. He had entered the employ of the old company when the brass industry was in its infancy and by his indomitable energy and undaunted courage had gradually forced his way ahead until the concern was his. He lived by fighting, and his competitors knew how hard he could fight. He placated nobody. If a person opposed him he deliberately crushed him, trampled upon him, and continued his way unruffled. Antagonism made him stronger and he prepared for opposition with keen relish. There had never been a strike in his concern. The hands had their grievances, but they were never presented. The men well knew that John Wooster would not consider their complaints for a moment. Didn't he know what they needed better than they did themselves? What he did was right. No question concerning the relative merits, or rights, of capital and labor need be brought up by his employees. He was the life of the great plant—he was a law unto himself.

HE WATCHED THE BILL-POSTER INDIFFERENTLY.

He was to return in two months, but he had been away only a short time when a paper was handed to Gerald one morning in the office. It was a communication from the Casters' Union, setting forth their alleged grievances, making certain demands and announcing that a committee of three would wait upon him at six o'clock that evening for his final answer. In fifteen minutes he had the committee summoned before him.

"Well?" he demanded. He was white to the lips, but it was not fear which caused his pallor.

"I'm goin' to give it to you straight," said the spokesman. "Ever since your old man left we've been figurin' on this move, and to-day we know just how we stand. If we go out every union man in the mills goes with us, and if you don't agree to what we ask, God only knows when a wheel will turn here again. Anyway, if the casters don't make brass, the mills have got to shut down, and you can't get another caster in the country to take our places. Now, all we ask is to be used white, the same as men in other mills are treated."

"You think you have me at a disadvantage?"

"No—it's simply to our advantage to act at this time. We think you will listen to reason and be fair—your old man wouldn't."

"How much do you average a day in the casting-shop?"

"Eight dollars, but that's got nothin' to do with it. If we wasn't worth it, we wouldn't get it. Everybody in the casting-shop knows you're on the level, if you ain't bred just right. We believe you'll use us with justice, but the men in the mills say you're a big stuff and that you'll throw us down. Now, this ain't to scare you. It's a matter of principle. Why, I've known you since you was a kid and I'll bet on your being game. Don't think of what the old man would do or care what he'll say when it's done, don't think of the wives and children of the men, but just consider if what we ask is fair."

There was a long pause and then Gerald

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said thoughtfully: "I'll give you my answer to-morrow noon."

"That's all right. We can wait longer if you say so."

"No—I shall have made up my mind by to-morrow."

When they had gone he took up their communication and went over it carefully. His personal experience in the casting-shop told him that their demands were only such as they were altogether justified in making, and that the granting of their requests could result in no possible harm to the concern. He didn't quite like the way they had gone about the business, but after all they had a perfect right to ask for what they honestly believed they ought to have. However, the question was one for him to decide and he met it squarely. He believed the men were nothing but a lot of children—to be thrashed and bullied into submission, or reasoned with and treated fairly. He liked them for their stand and thoroughly appreciated their grievances, but unconsciously he dreaded the wild rage of his father if he should give in to the men. But was he giving in? Was he not rather placing in their hands that which belonged to them by every law of right and fairness?

At noon the next day he met the committee again and offered them a five-year agreement. Practically, it granted all their demands, and it was signed by both parties without delay. This was on Wednesday. On Saturday John Wooster unexpectedly made his appearance at the office and sent for his son.

"Shut the door," said his father curtly, when Gerald appeared.

"Cut your vacation rather short, didn't you?"

"Yes, I thought I'd get back before you gave the works away entirely. Is this true?" he demanded abruptly, and handed Gerald a newspaper-clipping. It was a telegraphic item, stating that a big strike had been averted at the Wooster mills only by the complete submission of the company to the terms of the Casters' Union.

"Well, I am glad to say that we had no strike," he answered.

"H'm—are you? Suppose you describe how you exercised your wonderful diplomatic powers!"

Briefly, Gerald related what had happened.

"And so," said the elder in a voice fairly choking with rage, "you knuckled down to them, did you—eh? For thirty years I've spent the best of my life in building up a great concern by demanding uncompromising obedience to my wishes and to my ideas, and a strict observance of what I deem not only for my own best interests, but for the good of the hands. Then you butt your big frame against it and over it goes." He paused.

"I'm sorry you take this view of it, but it strikes me that the men are worth considering."

"Indeed they are, but I am the one to do the considering. This place is mine and I have always run it to suit myself. It is my capital—my investment. I take the risk. Consider them? They get eight dollars a day for seven hours' work. What more do they want?"

"There were a few comparatively unimportant matters which they desired to see changed, and as by granting their requests we suffered no possible detriment, I fail to see the vital injury."

"THERE'S FIVE HUNDRED COLD PLUNKS FOR ANYBODY WHO'S THERE WHEN THE FOURTH ROUND'S OVER."

"No—you can't see that they rode over me—made me do what they wanted. They didn't really desire anything—they just wanted to put the screws on me, and now they're laughing at John Wooster."

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"We are getting out better metal and more of it in the casting-shop since we rearranged matters."

"That only goes to show that something has been wrong in your department and that you didn't know it."

"You mean to be fair in this, don't you, father?" There was a glitter in the son's eyes as he asked the question.

"What have your books taught you about human nature?" the other replied wrathfully. "I've handled the men in these mills for years and never had any trouble. I am the best judge as to what is fair for them and for me."

"Suppose I had decided that their requests were unreasonable. Every union man would have gone out and the plant would have had to be closed."

"Then let it close!"

"Ah, but the women and children—what would become of them?"

"What is that to me?"

"But," said Gerald, rising and towering above his father, "all of their claims were just."

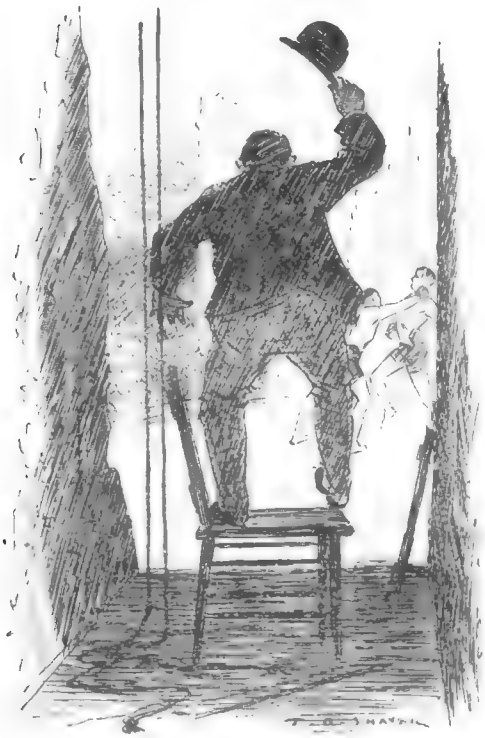
"I don't doubt it," answered his father in a louder voice, and he brought his fist down with a bang, "but they never would have forced me."

"They might have formed into a wild mob and burned the mills to the ground."

"I wish they had—better so than for them to be able to say that John Wooster's son is a quitter."

"Father!" his voice rang out sharply, "you don't believe that they compelled me!"

"I believe—I know that you must have signed that agreement because you were afraid to do anything else. Good God!" he said huskily, dropping his head on his hands, "to think a son of mine should be a coward!"



WHERE THE MANAGER WAS STANDING ON A CHAIR.

Gerald sat on the wooden settee in the public park and gazed moodily across the street at the row of flaring bill-boards, but his thoughts were afar. It was now three months since that last painful interview with his father. Being in a strange city five hundred miles from home and without employment had its disadvantages. As he thought it all over again he was glad that he had not forgotten himself and retaliated in self-defence when his father had so wrongfully misjudged him. The humiliation of his dismissal was still very bitter, but he accepted the situation with a silence and stoicism which told eloquently that his athletic training had done more for him than mere development of muscles. What hurt him most was that his father could believe him a coward. Of course, after that there had been no alternative but to shift for himself. Now it was unpleasant to realize that what money he had left would be merely sufficient for the evening meal. Naturally he shrank from interviewing any of his college friends, and as for sending home—that was impossible.

With his eyes still on the bill-board he gradually became aware of the fact that a man was industriously at work with a long-handled brush, slapping paste upon a three-sheet stand. He watched the bill-poster indifferently as he placed the top sheet on the board and then brushed it out flat. He read the large letters:

"TO-NIGHT AT MINOR'S THEATRE"

and remembered that he had not entered a playhouse in weeks. He wondered what the announcement would be, and it was with a slightly awakened interest that he read the second sheet:

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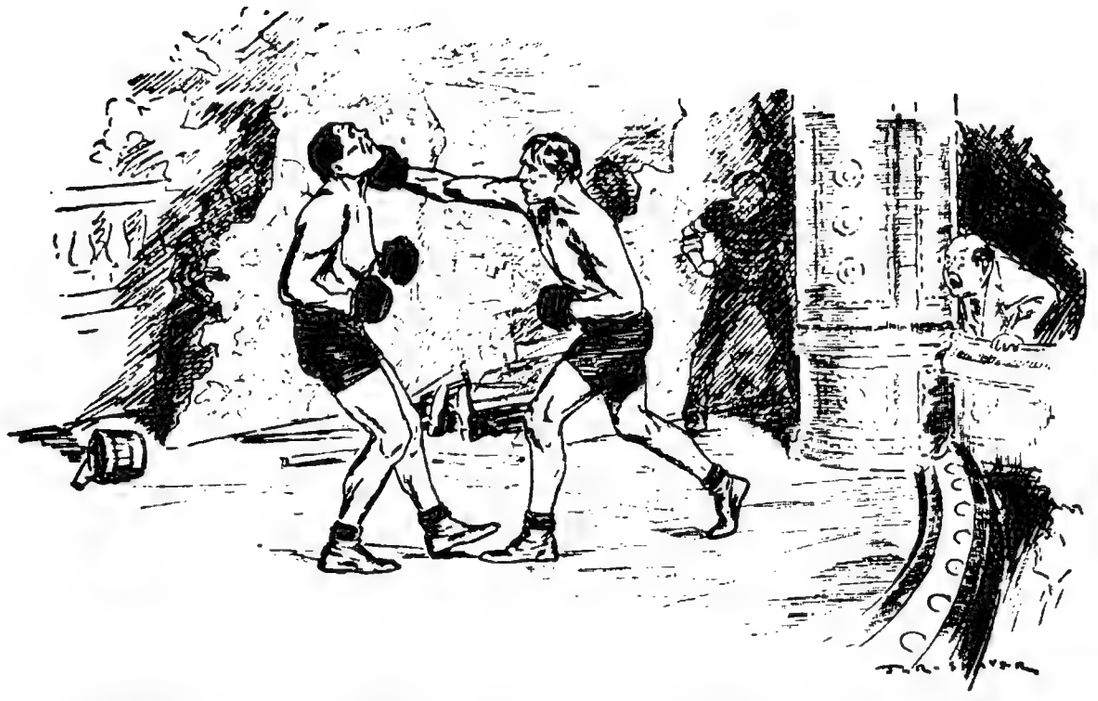

PUNCHING "THE GREATEST FIGHTER THE WORLD HAS EVER SEEN."

"JOHN J. RYAN,
CHAMPION HEAVYWEIGHT OF THE
WORLD,"

So Ryan was coming! He had always wanted to see Ryan. How decidedly embarrassing it was to be without money! It annoyed him to think that he would be unable to look at the champion. A man who was the very best in his class, even such a class, was always worth seeing. It meant something to be the greatest fighter among millions of people. He had almost decided to forego his meal and spend the money in satiating his natural desire for an hour with the master pugilist, when the printing on the last sheet riveted his attention:

"WILL GIVE $500 TO ANY MAN
WHO CAN STAND BEFORE HIM
FOR FOUR ROUNDS."

He sat in deep thought for several moments and then arose with a faint smile on his face. Yes, he would do it, and, though it was rather a serious matter, the absurdity of the situation made him laugh.

He would enjoy his evening meal as usual and afterward behold the champion heavyweight.

At seven-thirty that evening when he had disclosed his determination to the immaculate person in the box-office of Minor's Theatre, he was referred to the stage entrance and there he was introduced to the champion's manager.

"Want to go against the 'champ'?" asked the latter as he critically surveyed Wooster's powerful body.

"I believe you offer five hundred dollars to anybody who can stay four rounds with him," he answered.

"That's right," said the manager, "there's five hundred cold plunks for anybody who's there when the fourth round's over. We've been up against 'bout a hundred, and nobody's been any nearer the money than the second round. What's your name?"

"Mike Mulligan."

"Stop yer kiddin'!"

"Isn't that as good a name as any other?"

"Why, soitainly, soitainly, it's all to th' mustard. Ever done any scrappin'?"

"Not for money."

"Young feller, take a tip from me. Yer look big enough to put Ryan away with a punch, but say—on th' dead—you couldn't land this money if yer had a sledge-hammer. Are yer on?"

"Yes, I understand, but we'll decide that later."

The manager shrugged his shoulders and stuck out his chin.

"All right," he said; "I handed it to yer, anyway. Got any fightin'-clothes?"

"No, I haven't."

"Well, come along to th' 'champ's' dressing-room. Guess we can find some togs."

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The manager ran briskly up-stairs, and meeting a pugnacious-looking individual on the landing he whispered: "This looks like a tough guy, Paddy." Then opening the door of the dressing-room he announced in a loud voice: "Got another stiff for to-night, John."

Gerald entered and beheld a bull-necked person reading a pink newspaper. The champion arose and acknowledged the introduction by extending his hand. He started to squeeze Gerald's hand but found his own fingers suddenly encompassed in an iron vice. Then he glanced at his manager with a look which plainly meant "he ain't no stiff."

"He ain't got no tights or shoes," explained the manager, whereupon Ryan opened a trunk and found the necessary articles. "I'll take yer to yer dressing-room," said the manager, "an' when yer change yer clothes come back here."

When the manager returned to the champion's dressing-room he said: "Looks as if he could step some, eh? A big gazabo, ain't he?"

"The bigger they are the harder they fall. Are you wise to who he is?"

"Never seen him before."

"Well, we might as well throw a scare into him, anyway. When he comes back we'll work the third degree."

Shortly afterward Wooster knocked and entered. The champion and his manager were having an earnest discussion.

"For th' love of God," said the manager, "don't ever hit another man as hard as yer did him. It ain't no cinch now that he's goin' to live."

"But I tell yer I didn't let it go as hard as I could," insisted the champion.

"It don't make no difference. Now remember to-night and don't do it—don't do it!"

The manager glanced sideways at Wooster, who had leaned over to tie his shoe and was humming softly to himself.

"How long was that other feller out after yer hit him last night?" the manager continued in a louder voice.

"Oh, about two hours, I guess," said the champion, stretching out his arms and yawning. Wooster began to whistle a popular air. The champion and the manager exchanged glances.

They put on the gloves in the dressing-room and two short-haired men were presented to Gerald as his seconds.

"Any kind of a house?" asked the manager of the call-boy, who was gazing at the champion in wild-eyed wonder.

"Is there?" he replied. "They're hangin' from th' rafters."

As Wooster came down-stairs he saw that no space had been roped off on the stage.

"I should think a man would have a good chance to keep away," he said.

"Nobody ever kept away from Ryan yet," replied the manager meaningly, and then he walked to the front of the stage.

Wooster heard him announce that Mr. Mike Mulligan would essay to stay four rounds with "the greatest fighter the world has ever seen. The aut'orities of your beautiful city has kindly allowed Mr. Ryan to give this exhibition, but if yer makes any noise, th' show'll be stopped and you'll all get chased out. Applaud with th' hands only, and cut out all tips to th' gentlemen when they're boxin'. Of course, Mr. Ryan will win, but he does it in a humane manner. I now take great pleasure in introducin' Mr. John J. Ryan, the champeen of champeens."

Ryan swaggered forward and after acknowledging the wild yell of admiration, by an airy wave of his gloved hand, as if he were hailing a trolley-car, continued his way across the stage and sat down on a chair, ignoring the frantic yells for a "speech," which assailed his ears from all parts of the theatre.

The shrill cat-calls and wild cheers ceased as the manager raised his hand and spoke again: "The man who's goin' to tackle Mr. Ryan is Mr. Michael Mulligan, the champeen of— of —Alaska. Gentlemen—Mr. Mulligan."

Gerald felt a shove from behind, and he stepped out of the wings and sat down in full view of all. A roar of glee arose. He looked toward the spectators, but the arc of dazzling footlights shut off his vision. The manager called to him, and he rose and walked to the centre of the stage where the referee, who was the champion's sparring partner, explained the rules.

Both boxers were beautiful specimens of manhood and apparently of equal weight, although Gerald was slightly the taller. No gladiators ever entered the Roman arena with a more perfect physical development. Ryan's face was that of the typical fighter, heavy-jawed and with the pug nose and "cauliflower" ear of the professional pugilist. What little neck he possessed was bull-like in contour, and his massive shoulders, deep chest and powerful arms supported a mass of bulging muscles fairly terrifying in their latent power. Wooster was built altogether on different lines, albeit his strength was none the

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less apparent. Instead of the knotted bunches of muscles, there were long layers of cords and sinews which spread gracefully about his arms and body, and sprang into life at the slightest movement of hand or foot.

Each returned to his own side of the stage and then somewhere a bell clanged. Gerald saw the champion rapidly advancing with an ugly scowl on his hard face. He went to meet him.

Ryan feinted swiftly and Gerald pushed up his hand awkwardly to stop the imaginary blow. A shriek of delight swept across the footlights.

"Let him drop in a soft spot, Ryan," came a cry from an upper gallery, which was followed by a shout of laughter. Ryan shot out a hard left, but his easy-looking opponent was not there, and then he sent a right swing to the body, but somehow the other's arm got in the way. He rushed, and curiously found himself tied up in a clinch. This wouldn't do. He feinted again, let his right go swiftly for the head, and—there was his opponent dancing on his toes ten feet away.

"OH, I SAY, DAD! YOU DON'T WANT ME HOME—IF I'M A QUITTER!"

"Gettin' fancy, ain't yer?" he sneered. "Why don't yer—" but his remarks were cut short with a straight left flush in the mouth. He countered on the body and swung his right again, but Gerald stepped in and the blow went around his neck harmlessly. They clinched, and the champion pushed him away roughly, missing a left hook as he did so. Both danced about and Ryan rushed viciously, but Gerald slipped by and swung his left to the champion's body. No more derisive laughter came from the crowd. They were clinched when the bell rang.

"I'm a sucker, if I don't t'ink yer got a chanst," said one of his seconds to Gerald as the latter sat down, "but watch out he don't cop yer in dis round."

Ryan started the second round with a rush, fought himself out of a clinch, and then landed a swing on Gerald's forehead which sent him staggering back on his heels. Before he could set himself, Ryan was at him and had knocked him down with a deadly upper-cut on the chin. He took the count of nine, got up and met Ryan's ferocious rush with a straight left which sent the champion's head rocking, and then stepped nimbly out of harm's way. Once more Ryan ran at him, but only to find himself in a clinch. Both punched viciously in the breakaway but missed, then countered heavily and closed in again as the bell sounded. A frantic cheer arose to the roof and the ovation continued without cessation until time was called.

Ryan immediately renewed his bull-dog rushes and Gerald cleverly side-stepped him each time, but whenever he was pressed too hard took refuge in a clinch. So far he had allowed Ryan to force the fight. He knew the

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money was his if he stayed the four rounds, and he fought craftily, displaying the precision and coolness of an old-time champion. Ryan was furious, and in a clinch he called Gerald a vile name, but the latter only laughed at him. The champion was continually boring in with sledge-hammer blows by this time, and occasionally scoring with force enough to send his younger opponent reeling backward. No matter how hard he worked, though, he was unable to reach the point of the jaw. Finally, in desperation he played his last card —his famous shift. Sweeping his ponderous right over and down with a feint, he stepped in and swung his left under Gerald's right ear. It was a fearful blow and he dropped to the floor helpless. He barely got up on his feet in time to save himself, but was again sent down with another on the chin. It seemed all over, when suddenly the bell rang and Gerald was assisted to his chair. Before his eyes the stage revolved dizzily and the footlights and scenery seemed jumbled together in a blinding mass. He tried hard to throw off the awful numbness, and his brain was gradually clearing when the bell sounded for the last round. He did not know that the timekeeper had deliberately cut short the minute's rest to thirty seconds in order to keep him helpless and thereby enable Ryan to deliver the finishing blow easily.

He lurched forward unsteadily and blocked three hard swings mechanically. Every second that passed left his mind brighter, yet he could not fight back. His recuperative powers were wonderful, and the audience was now in a continuous and uncontrollable uproar. Suddenly, in a clinch, Ryan turned him around and fought him so fiercely that he retreated until both fighters passed out of sight into the wings, where the manager was standing on a chair. As the panting boxers came nearer he deliberately kicked Gerald.

Instantly before Gerald's eyes floated the same red mist which had arisen when his football captain had humiliated him, but now—now it was the act of a cowardly mucker! With a curse he swung his arm around backward, realized that he had struck something and heard a crash, then—the champion of the world came suddenly into view of the audience, retreating before an infuriated boxer who had the fierce glare of a madman in his eyes and who was punching "the greatest fighter the world has ever seen" as if he were a tyro. Ryan slugged back desperately until a frightful right-hand swing caught him full on the jaw, and over backward he toppled with a heavy crash, just as the bell rang.

The curtain slid down, shutting out the deafening shrieks of the spectators, and as Gerald helped Ryan to his feet he saw several people extricating the unconscious manager from beneath his chair and two pieces of scenery.

He was changing his clothes in the dressing-room when the door flew open and—his father stood before him!

"Did—did—did that big brute hurt you, Gerald?" he asked huskily.

His face was pale with anxiety. But as he beheld his son's serene countenance smiling at him he exploded with rage.

"What the devil do you mean, sir, by such a proceeding as this?" he roared, waving his arms threateningly. The man who had just knocked down the champion of the world retreated.

"Hold on, father," he said, "perhaps *you* might explain your presence here—at a prize-fight!"

"Explain — sir — explain!" he fumed, "there's nothing to explain, sir—absolutely nothing. I'm at the National for a few days on a business trip—Charlie Thompson, our general manager, is with me. This evening he went to the theatre, and ten minutes ago he came running to me with the information that you were getting killed by a champion prize-fighter. I expected—I expected," and then he paused. As he mentally recalled his first sensation upon hearing the news, his voice broke and his lips trembled. "I thought—you might be injured, but—" again his wrath broke forth, "how dare you cut up like this, eh?"

"You don't seem very glad to——"

"That'll do, sir!" his father broke in, "you put on your clothes and come home. We'll settle this later."

"You might say you're sorry for what you called me that day."

"Sorry—sorry!" he answered with heat. "I'm not sorry, sir, not a bit of it."

"Oh, I say, dad," exclaimed his son as he placed his hands on his father's shoulders and looked down at him affectionately, "you don't want me home—if I'm a quitter!"

"Well—ahem—well—I'm—I'm not going to have a blamed prize-fighter in my family," he answered forcibly, but his stern face broke into a good-natured smile as the youngster shook him playfully and then gave him a bear-like hug.

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The Two Valentines

(1892—1905)

By ARTHUR STRINGER

A BOX with pale blue ribbon bound,
Unlooked for, by her plate she found.
"From J. to M., in memory
Of years and hopes that used to be."
She scanned the card with languid eyes,
Austere, and cold, and worldly wise,
And scarce remembered, from the lines,
The day was good Saint Valentine's.
But with deft fingers she untied
Her husband's gift, and faintly sighed.
A ransom for a king, each strand
Of threaded pearl lay in her hand.
And once again she read the lines
And thought of other valentines.
Through all that day she seemed to hear
The strange words sounding in her ear
Half mockingly: "In memory
Of years and hopes that used to be!"
And some old self within her woke,
Some dim voice through the dead past spoke.
Then from a long-forgotten nook
With hesitating hands she took
A cheap and flimsy heart of blue,
By arrows all pierced through and through,
Round which poor, faded cupids trooped,
With lacework fringed and ribbon looped,
And smiling through half-bitter sighs,
She dashed the hot tears from her eyes
And gazed on that old valentine,
And read the scrawled and boyish lines:
"From J. to M., with love so true,
Dear sweetheart, eighteen-ninety-two!"

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WITH classic Shakespeare, psychologic Ibsen, wicked French plays, three or four brilliant new comedies, and a dozen musical shows holding forth prosperously at the same time, it would seem that New York has become most catholic in its stage tastes. On the whole, the first half of the theatrical year was successful, artistically and financially. Charles Frohman, foremost of producing managers, who has some thirty companies playing, has had but two failures up to this writing—"The Coronet of the Duchess," the play that Clyde Fitch wrote for Clara Bloodgood, which lasted only a fortnight, and "The Rich Mrs. Repton," a comedy imported for Miss Fay Davis, which was presented just four nights.

There was much interest in the reappearance of Gabrielle Réjane, who shares with Sarah Bernhardt the distinction of being the foremost actress on the French stage. That Réjane is a very great artist and that she probably has no equal in comedy was proven long ago. The remarkable fact in connection with her engagement in New York was the complacency with which her audiences received the plays which she gave, plays based upon intrigues and general depravity presented with Parisian frankness. Marital unfaithfulness is the corner-stone of French stage humor.

Maybe the genius and art of the actress disarmed criticism, and her wonderful skill invested her actions with a significance wholly apart from sensationalism; maybe metropolitan audiences have become *blasé*, or assume that air in order to prove themselves emancipated; maybe they do not understand as much French as they pretend, and therefore the nastiness passed over their heads. Still, there were scenes, as in "Zaza," for instance, when a knowledge of the language was not necessary. Whatever the cause, certain it is that Réjane's boldest display of disrobing caused scarcely a flutter.

"Zaza" aroused the greatest interest because of the success which Mrs. Leslie Carter formerly won in the Belasco version of the play. Mr. Belasco made his *Zaza* the antithesis of the French author's. The French *Zaza* was an ignorant, vulgar, provincial music-hall singer, with a tiny mind and a little soul that could never rise above their environment. The Americanized *Zaza* is the victim of her surroundings, from which she escapes into a broad, ennobled womanhood through her great love. In a measure there is the distinction between realism and romanticism between the two versions. Mr. Belasco's play is a manifestation of that master's genius, for a literal translation of the play would have disgusted American audiences. To our minds, the made-over play is far better, considered as drama, but the French would no doubt regard it as much inferior. On the whole, the opinion here seemed to be that Mrs. Carter's *Zaza* is a better performance than that of Réjane. Each actress is of her own country.

About seven years ago a blond young woman with a fine face and beautiful figure and a personality as picturesque as her name, appeared in the New York Murray Hill Theatre, then given over to a stock company playing at cheap prices. Despite that handicap, Nance O'Neil actually made something of a sensation by her acting. It is true that her methods were crude, but she had compelling power, to which was added the exuberance of youth, and great things were predicted for her.

Years ago McKee Rankin was recognized as one of the best of American actors, and in "The Danites" he won a success so great that he starred in the part for years. In her native California he discovered Nance O'Neil; the two joined forces and played together along the Pacific for some four seasons, then came to New York. Later Mr. Rankin and Miss O'Neil returned to the West, and reports came back of triumphs won there by the young woman. Having conquered the Pacific Coast, Nance O'Neil started forth to girdle the world, seeking new fields for vic-

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tory. Australia bowed before her and willingly gave heavy money tribute. Around the earth to South Africa, to India, to Egypt, she travelled, with Mr. Rankin to stage the plays and act as well, until London was reached. There they tarried, but London was cold to the young actress. Back to America they came and they sought Boston for its opinion. Boston was moved to its critical centre, declaring Nance O'Neil to be one of the greatest of living actresses. Highly extravagant was the praise of conservative Boston.

Then Nance O'Neil and McKee Rankin were moved to descend upon New York, the failure of "The Cingalee" permitting them to come to Daly's, playhouse of traditions. They challenged the verdict of the highest tribunal of the player-folk, that of Broadway. Miss O'Neil elected to appear first in "Magda," and New York went to see her with the pleasantest anticipations, only to be utterly amazed. Wild and fearsome *Magdas* there have been, but none so strange as that of Miss O'Neil. Even Bernhardt failed in that particular rôle, however, and being loath to override the judgment of Boston and the Pacific Coast, New York suspended sentence. Miss O'Neil next essayed "Hedda Gabler," in which Mrs. Fiske was playing at the same time, and a comparison would be cruel to the younger actress. New York was patient and still waited, and in "The Fires of St. John" Miss O'Neil's audiences saw flashes of that earlier power which they remembered and perceived some excuse for the acclaim with which she had been received elsewhere.

COURTICE POUNDS AS *PAPILLON* IN THE LONDON COMPANY PRESENTING "THE DUCHESS OF DANTZIG" IN THIS COUNTRY.

Mrs. Fiske's *Hedda Gabler* is the best performance she has given since *Tess*, but it is sadly marred by the fact that her audience cannot understand more than a third of what she says; in this she and Nance O'Neil, who, despite a rich contralto, talks in a husky whisper most of the time, are on a common plane. Possibly Mrs. Fiske believes that the demands of high art make it necessary to read as she does, but the time is likely to come when her followers will resent her disposition to talk with back turned to the audience.

The failure to speak plainly and understandingly is the most serious weakness of the modern actors. The truth is that three-fourths of American players haven't learned the first requisite of acting, that of managing the voice and making it carry across the footlights. They speak in too low a key, and mumble painfully. The old-time players, those trained in the days when the art of reading was considered important, make their modern successors seem like bungling amateurs.

There is Sir Charles Wyndham, for illustration. No matter how low his tone, every syllable is distinctly articulated. It is plain why he is recognized as the foremost light comedian on the English-speaking stage. He has returned after an absence of some fifteen years to prove that time has only ripened his exquisite art and mellowed his fine, speaking voice. He chose the familiar "David Garrick" in which to make his reappearance. He prefers it to all other plays in his long repertoire—and surely none other could permit him to appear to better advantage. His beautiful elocution, the finish of his acting, his grace and charm, are a delight.

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Though the lines of his face suggest his sixty-odd years, he has the figure of an athlete in training, the fire and vivacity of youth. And he has that wonderful gift of compelling tears

Photograph by Hall, New York.

THOMAS Q. SEABROOKE AS *JOHN DOE* IN "THE BILLIONAIRE."

as well as laughter, the true test of a comedian. Miss Mary Moore, who is Sir Charles's co-star, is very, very sad as *Ada Ingot*. The part of the alderman's daughter, lovesick for the distinguished actor, is bad enough at best, but it couldn't possibly be as painful as Miss Moore makes it.

The older generation of playgoers has a personal interest in Sir Charles Wyndham. He came to America during the Civil War and served in the Federal army as a surgeon, a profession for which he was educated. He left the army to go on the stage, making his first appearance in Washington and failing utterly. He again took up surgery, but the acting impulse was the stronger and he made another attempt before the footlights, only to meet with further discouragement. He persevered, however, and after a time returned to England to continue a struggle that lasted for years before he firmly established himself. His reward came at last, and he has long been one of the most prosperous of London's actor-managers.

Whenever one of the three Barrymore children appears in a new rôle, critical folk not carried away by sentiment are surprised at the progress that has been accomplished. The oldest of the trio, both in years and in stage experience, is Ethel, already one of the most firmly established of stars. And she is going ahead by leaps and bounds. Her performance in "Sunday" proves that she is the foremost of American *ingénues*. The play is an English importation, the work of three actors, and it is one of the most absurd affairs that ever depended upon forced situations and sentimentality to carry it through. The actor-authors, saturating themselves with

Photograph by Burr McIntosh Studio, New York.

LILLIAN GAULT SPENCER IN "THE BARONESS FIDDLESTICKS."

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Bret Harte, place two of the four acts in the far West; the other two are in England. Strangely enough the scenes in "Silver Creek, U. S. A.," are the more convincing, albeit the playwrights were probably never any nearer the Wild West than the Buffalo Bill show.

There is no logical reason why the play should not end with the second act, but audiences forgive this because of Miss Barrymore's portrayal of *Sunday*, for she makes the character very real, very human and very lovable. She has that wondrous gift of personality which draws people to her. The simplicity of her delicate naturalness is the result of a well-nigh perfect art so thoroughly concealed that people think that Miss Barrymore is just herself.

After an absence of two seasons, May Irwin has returned to the stage jollier than ever and looking ten years younger. Her wholesome, unctuous humor has the crowning gift of universality; none can resist her infectious chuckle, her contagious smile, her permeating joyousness. She never seems to be acting at all, which is the highest tribute that could be paid her skill. George V. Hobart, who has prospered on many failures, has given Miss Irwin the brightest and best farce in which she has appeared since she became a star.

If it had not been for the manager of a variety theatre in Albany the name of May Irwin would never have been known on the stage, but no doubt that of Ada Campbell would have become just as celebrated, for that is her real name. Georgia and Ada Campbell came from their home in Canada, to make their way in the world as "refined song and dance artists," when they were little girls in short dresses. The manager who gave them their first opportunity didn't like their names, so, without even taking the trouble to consult them in the matter, he billed them as "The Irwin Sisters, Flo and May," and Flo and

Photograph by Hall, New York.

JEFFERSON DE ANGELIS AS *HAWKS* THE VALET IN THE OPERA OF "FANTANA," IN WHICH HE IS STARRING.

Photograph by Hall, New York.

JOSIE INTROPOPI AS *MRS. PEPPERCORN* IN "THE BILLIONAIRE."

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Photograph by Gilbert & Bacon, Philadelphia, Pa.

LOUIS MANN AS THE *BARON VON WALDEN* IN "THE SECOND FIDDLE."

May Irwin they will remain as long as they live, so far as the stage is concerned.

They were playing in a variety theatre in Detroit when E. R. Salter, May Irwin's present manager, introduced them to Tony Pastor, then the king of the variety managers. Later he wired them an inquiry about their salary. After a long debate they telegraphed back that they wanted sixty dollars a week, and then they lamented the night through for demanding so extortionate a sum. But Mr. Pastor accepted and they were with him for ten years.

May Irwin left the variety stage to join Augustin Daly's company, and she played with it in England for two years as well as in this country. When James T. Powers starred in "A Straight Tip," she and Peter F. Dailey attracted as much attention as Mr. Powers, and they went forth the next season in "A Country Sport." Then Miss Irwin became an individual star and her success has been remarkable, although the farces in which she has appeared, "The Widow Jones," "Kate Kip, Buyer," "Sister Mary," "Courted into Court," "The Belle of Bridgeport," and others have been pretty poor stuff as a rule. It has to be a sorry thing that Miss Irwin cannot make go with her acting and her songs. For several years she has been her own manager, taking all the financial risk, engaging her company, selecting her play, and arranging the booking. The risk isn't much, for she is sure of making from $40,000 to $60,000 a season. And she is as successful in investing her money as she is in making it.

Louis Mann appears to have become a fixed star through "The Second Fiddle," by Gordon Blake, a dramatization of a short story he published ten years ago. It is a highly impossible comedy, but it manages to sustain interest and it

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ETHEL BARRYMORE AS *SUNDAY* IN THE PLAY OF THAT NAME.

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Photograph by Will Armstrong, Boston, Mass.

EMMA CARUS AS *LADY PEACOCK* IN "WOODLAND."

gives Mr. Mann opportunity for the drollery and cleverness in character portrayal which first made him a marked man in "The Telephone Girl," and which was later displayed in "All On Account Of Eliza" and with the Weber and Fields company. Moreover, his marvellous comminuted dialect seems to fit into the part perfectly. But there is so much of it and of him that both become a trifle tiresome.

Fritzi Scheff frisks and frolics in her own inimitable Viennese way through "The Two Roses," which is Goldsmith's "She Stoops to Conquer" adapted into a comic opera. And she sings as only a grand-opera prima donna can. Her voice has lost none of its charm and beauty, her figure is as daintily plump as ever, and her face even more piquant, but sad to relate, she has almost wholly lost her delicious accent. Roland Cunningham, the new English tenor, towers above everyone else on the stage, and he is good to look upon. His voice is light but pleasing, and he acts excellently. Louis Harrison as *Ferdinand Day,* as the original *Tony Lumpkin* is called in the musical version of the comedy, is funnier than he has been in years. Ludwig Englander's music suggests Austria more than old England, but it flows along melodiously without any special distinction.

A charming fantasy is "Woodland," in which the idea of making all the characters birds is worked out surprisingly well, albeit the nature-writers can find no cause for jealousy in Frank Pixley's book. The music of Gustav Luders is rich and harmonious, and there are excellent voices in the company. The bird-chorus is large, well-trained, and unfeathered to a remarkable degree. The two stage-settings are particularly beautiful. With Ida Brooks Hunt as *Miss Nightingale;* Helen Hale, the Wellesley college girl, who started in the chorus of the "Prince of Pilsen" as *Miss Jenny Wren;* Carolyn Lilja as *Miss Turtle Dove;* Emma Carus as *Lady Peacock,* and Stanley Forde as *Judge Owl,* the illusion of the music of the forest is admirably sustained.

Photograph by Hall, New York.

TRIXIE FRIGANZA AS THE WIDOW *OMEE-OMI* IN "THE SHO-GUN."

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The fun is chiefly furnished by Harry Bulger, as *Blue Jay*, a tramp politician, and Frank Doane as *General Rooster*. Mr. Bulger has one of those patter-songs he sings so well, and he stands in that familiar position, one foot advanced and body turned toward the wings, which is a reminder of the days when it was sometimes necessary for him to leave the stage quickly and dodge as he ran. Mr. Bulger and his former partner, J. Sherrie Matthews, who is now in a sanatorium, were raised in an Ohio town, where the latter was the fashionable "tonsorial artist," and Bulger drove a delivery wagon. They were the leaders of a group of young men who used to gather in the evenings to practise "barber-shop minors."

The pair broke on to the variety stage by main strength and gradually they worked themselves up the variety ladder until they became stars. Their first venture was in George Ade's only failure, "The Night of the Fourth," which makes its author groan whenever it is mentioned. Matthews and Bulger met with real success in "Gay Coney Island" and "By the Sad Sea Waves." Then Matthews's health failed, and Bulger went into the big spectacular productions of "The Beauty and the Beast" and "Mother Goose."

Emma Carus, the gorgeous *Lady Peacock* of "Woodland," no longer sings "the subway notes"—to use a Broadway colloquialism. (Stage-folk were quick to make use of New York's underground railway. Coincident with its opening there was announced "The Secret of the Subway," a particularly hectic melodrama.) The deep notes in Miss Carus's voice caused her to give up newspaper reporting in Cincinnati, her home, and go on the stage. She used to be billed as "the female barytone," and she had great popularity as a singer of "coon-songs." Of late years she has appeared in half a dozen musical shows on Broadway.

Photograph by The Tonnele Co., New York.

EVA JAMES, ONCE A CHOIR SINGER IN WASHINGTON, WHO IS PLAYING THE MAID IN "LADY TEAZLE."

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Photograph by Otto Sarony Co., New York.

DOROTHY TENNANT AS *THE COLLEGE WIDOW* IN GEORGE ADE'S COMEDY OF THAT NAME.

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There have been all manner of musical shows, but a musical melodrama is a distinct departure. The effect of "Little Johnny Jones" is rather curious, but it seems to please ever so many people, possibly because it is a Cohan show. For years the Four Cohans were star performers in vaudeville. The family consisted of Jerry and Helen, the father and mother, Josephine, a daughter, and George M., a son, the youngest of four, who wrote the sketches in which the family appeared, as well as those used by many other performers, to say nothing of composing a large number of popular songs.

At twenty-six, George Cohan is not only the star and author of "Little Johnny Jones," but he composed all the music and staged the play as well. Furthermore, he and his father furnished the money to produce it. In vaudeville, George Cohan was funny in a slap-dash fashion, and he is a remarkable eccentric dancer, but as *Little Johnny Jones*, an American jockey in England, he attempts to be "refined," and his unpleasant nasal voice—perhaps it is because of it that he calls himself "the Yankee Doodle comedian"—doesn't fit well with the new order of things. It is plain that *Johnny* is a perfect gentleman, because young Mr. Cohan never appears upon the stage without gloves, but he seems rather lackadaisical compared with the Cohan of the vaudeville days. Most of the fun is furnished by Donald Brian, as *The Unknown*, really a detective, who simulates inebriated good-nature most artistically.

After an absence of nearly thirty years, *Humpty Dumpty* has returned to the New York stage to find that his part and those of his gay companions, the bewhiskered *Pantaloon*, the graceful *Columbine*, and the agile *Harlequin* have been overwhelmed by mighty choruses, gorgeous costuming, and elaborate scenery. Nearly eight hundred people are employed in presenting this imported London spectacle. The book and the songs are new, made for American taste, and are an improvement upon previous made-overs of Drury Lane pantomime. Altogether it is a prodigiously fine show. Little Frank Moulan, as *Little Mary*, the cook, is genuinely and legitimately funny, while big Maud Lillian Berri, who is really Mrs. Frank Moulan, sings admirably as *Prince Rudolph*.

But these be modern folk, and old friends are best. The new *Humpty Dumpty* is W. C. Schrode, a pupil of the Hanlons, and very excellent he is, but he is not George L. Fox, who used to send people into hysterics of laughter just by showing himself, and who was probably the most comic figure that ever appeared on the stage. His memory is still green among the older playgoers, although he died in an insane asylum shortly after his last appearance in New York in 1875.

Fashions change in musical comedies as in other things. Seven or eight years ago, "A China Doll" would have been regarded as an excellent entertainment that would have been sure of success, but now it is commonplace, with nothing to lift it from a dead level of acceptability. The performance as given in New York was chiefly interesting because of two members of the cast, W. H. Macdonald and Corinne, known from one end of the country to the other. Mr. Macdonald was one of the stars of the Boston Ideal Opera Company, when it was known as "Miss Ober's Sunday-school class," and it was the best organization presenting light opera this country has known. Afterward the organization was merged into "The Bostonians," with Mr. Macdonald, Tom Karl, and H. C. Barnabee as the proprietors, and it toured the country for years until last season. Their successful opera was "Robin Hood."

Corinne was one of the famous child-players, and the success she has won in "A China Doll" proves that her cleverness was not merely precocity. She was born in New Orleans, and her real name is Corinne Belle de Vriou. Her father was French, her mother Spanish. She made her début in a band-concert in Boston when she was four, and the next year, in 1879, she played a part in the Boston Museum. At six, Little Corinne became a star "under the immediate personal supervision of Mrs. Jennie Kimball," her adopted mother, playing in "Cinderella," and before she was twelve she had played the prima-donna rôles in a dozen operas, including "Mascot," "Olivette," "The Pirates of Penzance," and "The Little Duke." At thirteen her voice changed, and Mrs. Kimball put her forth in extravaganzas like "Carmen Up To Date," "Arcadia," and "Monte Cristo, Jr." After Mrs. Kimball's death eight years ago Corinne went forth in "An American Beauty," in which Lillian Russell had failed to succeed, and after that she starred England for two years, returning to appear as *Dolores* in "Florodora." Lately she has been in vaudeville. Corinne had not appeared in New York for twenty years until the production of "A China Doll."

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Without the Law

By LUCIA CHAMBERLAIN

Illustrations by M. Stein

THEY sighted Yellow Duke for the second time on Bear Creek Mountain. It was just at sunrise. He jumped out of a laurel-clump ten rods ahead of the foremost of the posse, who fired straight at the famous yellow hair and missed.

"Got him," he yelled, for the chaparral was just in front, but Yellow Duke went into it. "Dove like a rabbit," the excited man explained it to the sheriff. It was astounding that a man could lose himself in that ocean of brush where only deer find passage, but it was almost superstition in the county—what Yellow Duke could do.

They fired the brush at the summit to smoke him out of turning back, and drew their lines in close around the brush, beating down toward the canyon. Somewhere in that gray sea of bushes their man was crouching, crawling, waiting. They had him. There was only one way for him now, down the canyon into the Santa Clara Valley. Once in the orchard land they could pick him off like mutton. But they must crowd him to run him down before sunset. Another night in the mountains and he might slide through their vigilance as softly as a mountain lion; so the sheriff, being an energetic man, the more so that he was only one week in office, took every precaution of haste, and even despatched a man down the canyon to the Gillis place to inform its owner that any attempt to harbor Harry Duke, alias Yellow Duke, late a leader in the Wells-Fargo hold-ups, would render its perpetrator liable to the penalties of the law. The Gillis house was the "last house on the mountain," and there was a chance, the sheriff thought, that Yellow Duke might find shelter there. "Old Man Gillis" in his youth had been a suspected character. His house had been a way-house in the days when the stage travelled between Santa Cruz and San Francisco, and his ignorance of certain robberies in that house and upon that road was a question that had never been satisfactorily answered. But now the county-road ran a quarter-mile below the old place; and age, and easy money from guiding hunting parties, had led Gillis back to the paths of rectitude. He only grunted at the message, as indifferent to the danger of Yellow Duke as to the orders of the sheriff. But his daughter told the sheriff's man exactly what she thought of him.

Because she resented her father's suspicious past, and cherished his present reputableness, her sense of respectability was outraged by the sheriff's imputations. But deeper even than her anger was her inheritance from the independent mountaineers, who, living remote from the law, neither claim its protection nor suffer its interference. Her father's blood was young and lawless in her veins, and it only needed that apologetic sheriff's man—shifting from one foot to the other, muttering she needn't be so dod gasted mad, he hadn't said anything anyhow!—to complete her scorn for the power of the law. It was equalled only by her scorn for such as Yellow Duke.

"Think of that man havin' the gall to talk like that—as if we'd be friends with a thief—h'm—murderer too, maybe! Eh, dad?"

"Hey?" Her father glanced from the steps where he sat and smoked in the sun, not at his daughter, but up the canyon at the divide rising steeply before them, clear, dazzling in the full morning glare. Along the borders of the chaparral bright points of light moved in the sun. Old Gillis's eyes seemed to reflect the metallic flash. His mouth fixed in a faint eager smile.

"Harry Duke," he muttered, "they've got him!"

The girl's eyes followed his, puzzled, startled. "Got him?" she repeated.

"The sheriff. Don't ye see the sun on them gun-bar'ls? See 'em move. They're drivin' him down canyon. They've *got* him!" he repeated contentedly, settling back.

Hallie Gillis continued to stare up the

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CROUCHING, CRAWLING, WAITING.

canyon with a vague horror of the reality before her. She had thought of this man-hunt as a race; but it was a trap. She had imagined it daring, exhilarating, exciting, an even gamble of capture and escape. Now, watching the glittering gun-barrels moving down, waiting, moving down that scorching divide, it seemed deadly, dreadful, unfair. They were hunting him like a rabbit. He had no chance, no chance! It was a matter of hours when those bright points would close in upon him like lights of death. She turned away with a shiver.

All day she went about her house with vague glances turning involuntarily, persistently, toward the windows that looked up the canyon. "Even if it were only a deer!" she murmured unhappily, "but a man! Oh, I wish they'd catch him, or—or—something, and have done with it!" But at four o'clock in the afternoon the sun, striking aslant, still picked out steel barrels half-way down the mountain. She looked at them over her horse's back as she cinched up the girths of the saddle. She glanced at them over her shoulder as she rode out of the clearing, but even after she had turned her back, and the sorrel, at a long lope, was taking her townward, while she squared her shoulders and thrust forward her salient chin, and kept her black eyes hard on her horse's ears, she seemed to feel those bright gun-barrels in the middle of her back.

While she traded corn for flour in the "Farmer's Union," she was vaguely reckoning the miles a man must cover through the mountains, from the Santa Clara Valley to the sea. She made some calls, and with another girl went shopping down Main Street. But in and out of the stores she was wondering whether the famous yellow hair of Duke was, as jealous report affirmed, only a wig; and her father's satisfied "They've got him!" haunted her ears while she drank soda-water in the drug-store. Going in to the post-office the first thing she saw was the notice posted above the mail-window giving the age and appearance of Yellow Duke and the reward for his apprehension. It had been posted several days before when there had come rumors from the coast that "the Duke" was heading through the Santa Cruz Mountains; but now with the grim work up the canyon it seemed to the girl cruel mockery of the poor creature penned in by guns, driven to his death. Her companion read the announcement and giggled at it.

"No use keeping that up there any longer," she said.

"No," said a lounging young mountaineer, "sheriff's got him safe as if he had him in San Quentin."

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"Pooh!" said Hallie Gillis, reaching for her mail, "unless they get him out of the canyon before night he'll give 'em the slip as he always has."

The mountaineer eyed her with doubtful hostility. They admired her, all these young men, for her eyes, her inches, her red lips. She was so different from the bulky, pale mountain girls, the flimsy, pink-cheeked town girls. But they were a little afraid of her.

"Guess he won't get away from Jack Hall," he declared, as he followed the girls out to the sidewalk. "'Tain't as if 'twas old Petes that was after him. A calf could fool Petes. This chap's too smart."

"They say Yellow Duke's smart himself," put in a young man from the hotel, "and cool as the devil. Should think some of you mountain folks would give him a chance." He had his toe in the stirrup, and he stared up at Hallie, already mounted.

She blushed, nipping her under lip with her white teeth. "I guess we're as respectable as you are," she retorted. How she despised them all, she thought, crowding her mail into her saddle-bags. Friends? She supposed they were, but she had always depised them. She looked at Hollister's lax jaw and wandering eye, at the town man's narrow chest and feeble mouth. Men! She was a better man herself!

"They say he's good-looking, too," said the other girl.

"Oh, he wears a wig!" sneered the mountaineer.

"How d'y'know? Did you pull it off?" retorted Hallie.

The laugh was all against the mountaineer as the four riders started up the street.

"Well, I saw him once," he announced magisterially.

"Goodness!" The other girl hung breathless on the revelation. "What was he like?"

"Had a face like a hatchet and hair like a woman. Bet he has heels like a rabbit."

They swung off from the dusty main street into the equally dusty county-road that went winding away, along the side of the mountain, up the narrow canyon where purple twilight deepened as the glow of the West increased, spreading its reflection over all the sky. The mountain-sides, like sounding-boards, flung the clear voices up and down the canyon.

"The running was on the other side at the Wells-Fargo hold-ups," Hallie threw out.

"Yellow Duke a friend of yours, Miss Gillis?" the town man wanted pleasantly to know.

"Bet yer life!" shouted the mountaineer. "What d'yer think, Jack Hall sent a man down to Gillis's this mornin' ter tell her if she took Duke in she'd be liable ter law."

"Phew!" whistled the town man.

The girl was crimson under their chaff. She sat stiff in the saddle, looking straight before her. She saw thankfully the white sign-post that divided her way from that of the others.

"'Tain't any use a-hidin' Yellow Duke, Hallie," said the mountaineer, solemnly wagging his head at her. "Jack Hall's bound to find him out."

She spurred a short distance ahead—turned viciously on her tormentors. "I can tell you one thing, Jim Hollister," she called, her clear voice lifted to cover the distance between them, "there's a place in my house where Grandma Gillis hid a man from the Mexicans once, and where I could hide Yellow Duke, where not Jack Hall nor the smartest man in California could find him!" She spurred away in the deepening gloom, her defiance ringing behind her. The mountain prolonged it in a thousand echoes. The canyon walls seemed to quiver back a soundless vibration. She glanced fearfully around her. How loudly she had spoken! What was she afraid of? A dull half-moon was showing a horn over Guadalupe. Stars were coming out in the darkening sky. A great white one shone above the shoulder of the chaparral divide that was now but a silhouette. What were the guns doing on the indistinguishable black face of it? How near were they?

As she turned up the branch road toward the house she heard the splitting crack of a Winchester. She stopped, listening with pounding heart; but there were no screams, no volleys, no shouted orders. A chance shot, or a signal, she surmised as she dismounted in the yard. Perhaps he had got away! The thought came to her with the oddest mixture of relief and apprehension. The house was dark and quiet. Its long, white face showed faint in the moonlight with a black yawn for the door. She was not a nervous girl, but she wished her father had lighted a candle before he went. He had left for the Bear Creek Canyon to pick up a hunting party there at sunrise. She would be alone for forty-eight hours. The lamp she lit made long darting shadows on the white plaster of the wall. She threw her cap and gloves hard on the table.

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She looked at herself in the little wavy mirror. She was still flushed with anger. Black eyes looked out straight from under black brows. Her square white jaw was thrust a little forward. She gave her secret away to the solitude. "If you'd ever found a man as good a man as you are," she said to the face in the glass, "I suppose you'd be as glad as the rest of 'em." She started away, looking behind her as if she feared being overheard. She turned to the mirror again and nodded defiantly at herself. Evidently there was an ellipsis in her thought. "If you wanted to," she muttered, "you could, and no one would ever, ever find him."

She turned lingeringly, and took up a pail. There was no water in the house. She would have to go to the spring after it. She opened the side-door and stepped out into the thin brightness of the half-moon. There was a two-rail fence enclosing the yard, and as she came up to it she stopped abruptly, then leaning over it looked down the trail that dipped over the ridge into the hazels that hid the spring. What she saw was a man stepping out of the bushes. He came through without a rustle, and drew them together after him as one would close a door. He came up with a long stride. She could see the sway of his shoulders and the top of an old felt hat as he leaned to the ascent. She stepped away from the fence and set down her pail with a clang as he came up on the other side of the rail.

"Sh-h!" he said, leaning across it; "don't make a noise."

She couldn't utter a sound. She could only stare at the apparition looking over the fence, his shapeless hat pulled like a mask upon his eyes. The shadow fell over his nose, leaving visible a narrow, square chin, and a mouth seamed and sinister, lurkingly humorous in the way it drew up at one corner as the unseen eyes contemplated her steadily for one interminable moment. Then he deliberately took off his hat, and she saw that the hair that fell long on either side of his face was bright, reddish yellow.

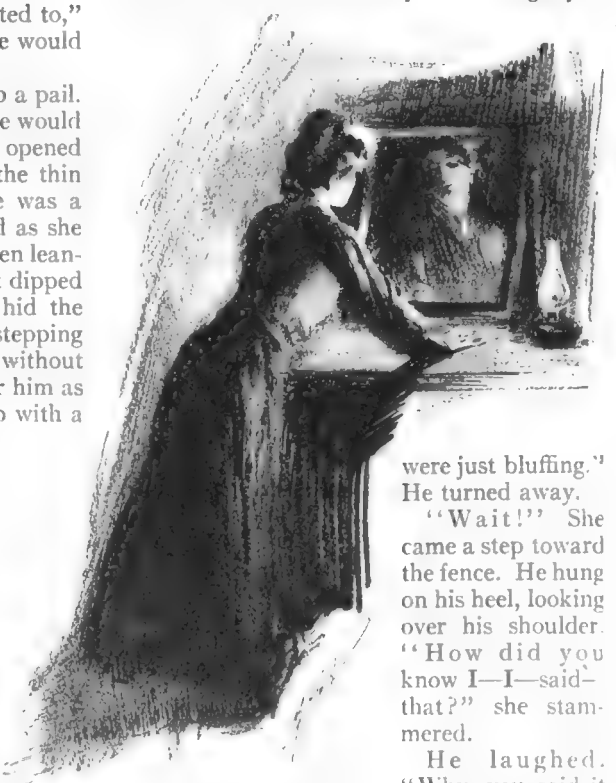
"Are you the girl that has a place where she could hide me where Jack Hall nor the smartest man in California couldn't find me?" he said. His voice had a nasal quality, a sort of smooth roughness, that was pleasant. At the sound of it the tumult of fear in her partly subsided, and a spark of indignation flashed up at the nonchalant accost.

"Are you Yellow Duke?" she wanted to know, shortly.

He ran his hands through his yellow hair, bending his head slightly as if presenting his guarantee. "There ain't two heads like that in the country," he said indifferently.

Her knees were trembling, but she managed to keep her voice steady. "There's no place in my house for you, then," she said, picking up her pail.

He smiled. "Then it *was* only talk!" he nodded to her confidentially. "I *thought* you were just bluffing." He turned away.



"IF YOU'D EVER FOUND A MAN AS GOOD A MAN AS YOU ARE," SHE SAID TO THE FACE IN THE GLASS.

"Wait!" She came a step toward the fence. He hung on his heel, looking over his shoulder. "How did you know I—I—said—that?" she stammered.

He laughed. "Why, you said it to the whole canyon. You shouted it. Couldn't help myself—I was down in the manzanita—little farther down than they thought." He started to go.

"I *have* got a place where I could hide people," she said defiantly.

"Oh, I guess not."

"It's true. It isn't bluff at all," she insisted vehemently, following along on the inside of the fence a course parallel with his. "There *is* a place in this house where my grandmother did hide a man from the Mexicans, and where I could hide a man, if—if—"

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She stopped as he wheeled about. He shook his hair back, and she saw with a queer sense of confusion, of contradiction, that his face, that had seemed so narrow in the shadow of his hair, broadened suddenly at the temples, that his forehead was high, that his eyes were wide apart and looked out at her steadily from under level brows. "If—?" he said gravely.

"I wanted to," she finished, in a weak little voice.

He came up to the fence again. "Well," he said, "but you don't?"

"I don't," she repeated more firmly, "because I don't believe in road-agents." She thought he laughed—his shoulders were convulsed—but he strangled the sound of it.

"Come up here to the fence where you can take a look at me. I won't touch you. There."

She was face to face with him where he lounged on his elbows, his fox-colored hair

"PUT ME SOMEWHERE WHERE THEY WON'T FIND ME, D'Y'HEAR, D'Y'HEAR? QUICK!"

limp on either cheek, his yellow-brown eyes twinkling at her. There was no bravado in him, only a queer obliviousness—queer enough in his position—of time and death. "You believe we were born to be hanged?" he said.

"Just so. But you see we like to put it off as long as possible. If you could put me up in your grandmother's closet I might make out to put it off some years, but as it stands, two hours—twelve maybe—are about my limit."

"But they won't kill you!" she said anxiously. "They don't kill road-agents now. You're not a—a—" She couldn't get out the word.

"Well now, we won't talk about it," he said. He put one finger lightly on her wrist. "I think when they add up my account they'll find it amounts to something over."

"But you must get away," she stammered. "You must go away—quick!"

"Where?" he said simply. "I can't get back, and there are pickets along the foothills as far as Saratoga. You don't know the new sheriff," he added with a faint, ironical smile. "He's a hustler. No, there's my way." He leaned, and pointed down the black canyon gully. Her eyes followed his finger with an almost hypnotized stare. "Right down the creek to the valley, and right on down the creek; and about at the trestle, say eight in the morning, I'll meet Jack Hall."

She watched him amazed, so quietly he spoke. "Don't you *care?*" she asked in a whisper.

"Care? Of course! I care like the devil; but a man must do what he can. I wish you thought I was worth saving. Some have. I'll tell you now"—he drew up his lean height and she saw the muscle ripple on his bare forearm—"man to man there ain't my match in that valley, no, nor the mountains either—except Jack Hall." He stood hardly taller than herself, but his was the most commanding figure she had ever seen.

"I'm not a weak sort," he said, "and you know it. You're not either." His voice softened with the personal note. "You've got a good strong chin."

She looked, with a little thrill, straight up into his eyes. They had a wonderful play of lights, green and brown. It was like looking at the sun through leaves.

"You *could* help me if you wanted," he murmured.

She recovered herself with a start. "I

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guess a good many women have helped you," she said sharply.

He only smiled with a sort of pleased surprise at her perspicacity. "One or two," he said simply. "They've helped me on considerably, and now, just on account of one, I'm goin' to stop gettin' on altogether."

"Why did they help you?" she said slowly.

"My good God, girl!" he said suddenly, "you've kept me here half an hour, asking why I want to hide, and tellin' why you won't hide me." He threw a rapid glance behind him at the canyon. "D'y'know what that means? Half an hour nearer caught than if I'd kept on! Thirty minutes nearer dead."

"Then why didn't you make me hide you?" she flashed out with sudden realization. "Why didn't you threaten to shoot me if I didn't?"

"I thought of it, I was goin' to," he said calmly, "but as soon as I saw you I knew it was no use. You wouldn't do it at the pistol-point! *You* know yourself! You wouldn't!"

She was scarlet. The movement of her trembling hand toward him was entirely unconscious. She held him by a button of his shirt. "Come," she said breathlessly. "Come on!"

He stood a moment, his hands resting on the fence-top. There was a flutter in his set face, a change that might have been a rise of color. He didn't speak. For a moment he looked at her. Then he stooped and slipped between the rails like a shadow. He followed her across the yard into the kitchen—long, white-washed, irregular, lighted in the middle with the faint glow of the lamp. In this light she saw the dust that powdered him, the streaks in it where blood had run from cruel scratches, the twigs and leaves caught in his hair. He still breathed deeply, as if from the long race he had run he could never get wind again, but in his darting eyes, in his face, dark, sinister, in the light mass of his hair, in the movement of his supple body was something indomitable, untamable, untiring. He filled her with the strangest mixture of fear and pity.

"Do you want something to drink?" she asked him.

"No, no, go on!" he said, "they may miss me any moment."

She crossed the kitchen and opened a door on a steep narrow stair, but he stood still, hesitating, glowering at her; twisting his sinister mouth. Her chin had a soft curve now it was not set, and the lips above it were red and tender.

"D'y'know it's a risk?" he said. "If it was ever found out that you hid Yellow Duke, d'y'know what would happen to you?"

"It won't be—it won't! I don't care if it is!"

He was frowning, angry, anxious. "No, no," he said shortly, "I can't! It's a dirty business! I won't pull you into it!" His glance jerked here and there over the room. His resolve seemed to veer. "All right—I will," he said, turning to her, "but leave that light down here." All at once he seemed to command the situation. She obeyed without a question. She mounted the stair in the dark, fearlessly hearing behind her a tread, light as her own. All the men she had known stamped or shuffled. This foot fell soft and firm as the foot of a mountain-cat. In the pitch dark of the entry at the top of the stair she fumbled for the door, hearing somewhere above her shoulder the breathing of her unseen companion. She opened the door into a room empty of habitation, full of dim moonlight, dappled with the swaying of locust-leaves outside the window. She disclosed a closet, distinguishable from the wall itself only by a wooden button, and, leaning into the shallow interior, ran her hands with a soft, pressing movement over the smooth wood at the back. Suddenly, like magic, the wall parted in the middle, and slid back like a folding-door. She heard the man behind her take a long breath. They looked at the black opening, wide enough to take a man's body, then at each other—he amazed, she in a sort of acquiescent awe.

"Mexicans made it," she said, "but there's all sorts of men been hidden there."

"Bad sorts?" She saw again the faint, ironic smile.

"Some." She looked at him gravely. "I want to ask you one thing. "Out there you said some women had helped you. Why did they do it?"

"Why?" He looked at her in humorous amazement. "I dunno! Maybe they thought that a man who'd got away from three sheriffs and never blinked at a gun, nor changed the color of his hair to save his neck, was worth it. I never asked 'em and I don't care."

"But I *do*," she said vehemently. "I want you to listen. *I'm* not helping you for the reasons *they* did—not for any of 'em at all! I'm helping you because—because"—she lifted her eyes and, unconscious, gave herself up to him—"because you're *you!*"

He was silent a moment. His back was toward the window, and she could see only

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the outline of his head and body against the faint light. Then his voice came out of the dark mass where his face was. "You mean you're not doing it for Yellow Duke, but for *me?*"

She nodded—speechless.

He took her face between his hands, held her off, regarded her gravely, leaned, and kissed her on the mouth.

"You're a brave, square girl," he said gently. "You're—h'm!" He turned and looked into the black gap of the closet. Presently—"There's another thing," he said; "I wasn't alone. One of my men was with me. I told him if I didn't come back, I was here—for him to follow. Will you take him in, too?"

She looked at him wonderingly. "I'll bring him here," she said. "Do you want a light?"

"No, I'll take your word for it." He smiled into the hole open before him like a black grave. "Is there room for me to stand up in there?"

"Yes, just."

He stooped into the closet, groped between the parted wall, disappeared through it. "Don't be afraid"—his voice came to her out of darkness. "If anything scares you, just remember I'm up here. And now shut me in." As she slid the door back into place she heard him murmur between the closing panels—"You're all right!"

She walked down-stairs into the kitchen, where the lamp was burning. She sat down by the kitchen table, and took her hot cheeks into her hands. Her heart was still galloping with the memory of the other hands that had held her cheeks and the lips that had kissed her. Everywhere she looked she saw the leaf-colored eyes looking back at her. Cold or warm, kind or cruel, however they had looked in the last half-hour,—since they were his eyes it was all one to her. She had lost her perceptions of right and wrong, of good and bad. This one overwhelming personality had obliterated them. She was proud, she was triumphant, to stand between him and his enemies. She sat there, flushed, palpitating, smiling, staring at the flame of the lamp.

She came out of her dream to her feet with a spring. There was not one shot from the canyon, but a scattered volley. Crack, crack, crack! The silence was broken with a hundred echoes. Then, crack, crack, crack! again. She leaned from the door fearful, breathless. Now she heard clear shouts like orders. Now the pure, untainted mountain wind brought to her nostrils a whiff of rifle-smoke. Then the awful stillness shut down again. She heard frogs croaking in the canyon; snapping of dry twigs in the bushes. All the stealthy noises of night were transformed in her intensified listening to voices and footsteps. Now she threw fearful glances behind her. Now she stared out across the pale divides, spotted black with trees, indistinct in the gray veil of the moon. Was that a stone she heard rolling in the bushes? No, it was like a body breaking through them, an animal coming frantic, crashing, headlong, larger, louder, drawing nearer, suddenly bursting out of the bush into the house-clearing!

Her heart flew up in her throat. *Was* it an animal? It was crouched. Now it was rising up furtively. A man! Yellow Duke's man! It came to her in a flash of relief. She called low and cautiously. The figure poised, still like a creature at spring, then darted for her.

"Are you Yellow Duke's man?" she gasped. He had gripped her by the arms.

"I'm one of 'em," he said. His voice was hoarse as a crow's. "Put me somewhere where they won't find me, d'y'hear, d'y'hear? Quick!" She felt him panting, palpitating, fierce like a chased animal, but the vice of his hands, the click of his revolver, were humanly brutal. She twisted in his grasp. "I'm here to help you," she said furiously. "I can't hide you unless you let me go!"

He dropped her with an oath. She stumbled over the kitchen threshold, catching at the table for a moment for support. She was shaken by the shock of his grasp of her. But she felt more disgust than fear of this trembling, ragged, mud-covered creature. He was all beast, hunted to death in a paroxysm of terror. "Go on," he croaked. "My God, they're coming!"

She crossed the kitchen, knowing she was covered with a revolver; she climbed the narrow stair with the stumbling thing crawling in her wake, holding her candle high to show the way. She opened the door of the deserted room, opened the door of the closet. As she fumbled across the wall at its back the thought of the daring, unruffled spirit behind that wall increased her scorn of the creature at her back. The wall moved an inch asunder. The man behind her gasped, leaning toward it in precipitate relief.

The panels opened wide. There was a

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THE ONE IN THE MIDDLE HAD SOMETHING BRIGHT AROUND HIS WRISTS.

"click," and like a sharp piece of machinery a figure stood out from the black hole, the face calm as steel between straight, yellow locks, arms thrust out before him, a revolver in each hand.

"Hands up!" he said.

An inarticulate sound came from the other man's throat. His arms flung up, palms open. His revolver crashed to the floor and went off wild, filling the room with the report and smoke. His whole figure stretched up tall and trembling. His face was convulsed, fear and fury were there. His lips drew up from his teeth. His words came through them: "Who in hell are you?"

The answer came like a trigger-click: "Jack Hall, Sheriff of Santa Clara County. Harry Duke, I arrest you in the name of the law."

The girl took a step back. She almost fell against the wall. He stood like a rod, his eyes drawn up, gleaming like a cat's, the revolvers pointing long dreadful fingers of steel. "Keep your hands up or you'll die like a dog," he said clearly. In a dream she watched him coming out of the closet, one cautious step after another, until he stood close up to the other man, who seemed, with his hands thrust up, to tower above him. "Now, girl!" he said. He didn't look at her, but she came instantly. "Get the bracelets out of my hip-pocket." She fumbled with her trembling hands, and brought out the handcuffs.

"Can you reach his hands?" the nasal, nonchalant voice was saying.

She stood on tiptoe, close, almost touching the significant figure. She smelled a faint animal odor. She saw the hair below the lifted arms was hemp color. She saw the dreadful look of the eyes at her, as she closed the steel around the tense wrists. The locks snapped. The one she obeyed spoke to her.

"Go down and let 'em in, and tell 'em to hurry," he said.

His eyes, bright and steady, were on the man before him, as immovably as the steel eyes of the revolvers level in his hands. As she descended the stairs she heard hurrying horses in the clearing. "Them?" "Who?" Her heart knocked loudly on her side. She was surrounded with bewildering terrors. She opened the door on eager, hungry-looking faces, and the gleam of gun-barrels. The sight of her seemed to take the group aback. She looked white and stupid. "They're upstairs," she said. "He says you must hurry."

She saw them rush for the narrow stair. She heard them stamping up, tramping about overhead thunderously, shaking the whole house. Then, shuffling, stumbling, like men with a burden, swearing anxiously, she heard them starting down. The narrow stair was

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crowded with men backing down, men crowding sideways. Then three abreast crossed the kitchen. The one in the middle had something bright around his wrists.

She saw them dimly through the frantic confusion of her own thoughts. She felt giddy, crazy. She saw the five men disappear through the outer door into darkness. Another man was coming down-stairs. At the foot of the stairs he stopped, jerking back his damp hair, looking at her searchingly.

"Well, we did it, didn't we?" he said.

She walked slowly to where he stood. "Are you—Jack Hall? Are you the sheriff?" she jerked out.

He nodded gravely. "That's my name."

"Then why did you do that? Why did you let me think that you were—were——"

"Yellow Duke? I had to, girl. It was my only chance, and a blamed rocky one, too. If you'd told him Yellow Duke was up there, he might have had the drop on me." He gave out a great sigh as of utter relief. He stood stiff, still breathing exhaustedly, but the hard line of his mouth had a faint, reminiscent smile—pride for what had been accomplished. "I heard what you told that crowd coming up the canyon, and from the way you talked I made out you'd hide Yellow Duke if he struck your place, and I knew he would. It was *his* last chance. So I got in first myself. *Had* to get him, but I couldn't have done it without you." He bent his head a little to see her eyes. "I told you a few lies—had to—but what I said about knowin' you wouldn't hide me at the pistol-point, that's God's truth."

Her face was flaming. She murmured: "But I—I thought all the time you were Yellow Duke!"

"You've forgotten something," he said. "Remember what you told me—that you weren't doing it for Yellow Duke—but for *me*, *me*—that's Jack Hall. I never," he said, looking steadily into her drooping face, "heard anything I liked so much."

"You're a hard man!" she said suddenly, passionately.

He looked at her in astonishment. "Great Scott, wouldn't you rather have me hard? I've got to be a better man than you are!"

She looked at him, bewildered, frightened. "A better man than you are!" It was what she had told her own face in the mirror!

Someone shouted to him from the wagon. He took a step toward the open door. He was going away from her. Her heart seemed to drop inches in her body.

He looked back across his shoulder. "You all alone?"

"Yes."

"I'll have a man for guard around the house."

"I'm not afraid," she said drearily.

He frowned. "I said I would leave a man for guard," he repeated. He looked at the wagon waiting in the clearing with indistinct forms of men massed upon it—back at her.

"When'll your father be back?"

"Not till day after to-morrow, but my father would never—he didn't know—" How could he suspect her father!

"I'll be here day after to-morrow," he said, "and"—his mouth drew up at one corner—"be sure an' mention to him it ain't *official* business, because I want to find him." He walked to the door.

She didn't understand it. She only saw him going away. It seemed to her the whole world was deserting her. As if instinctively, she followed him.

He turned. "What is it?"

She stood there looking up at him beseechingly. Her question? Would she ever see him again? How impossible to speak! What *could* she say? Her confused eyes fixed fascinated on the reddish-yellow hair hanging straight on either cheek. "What is it?" she heard him ask.

She stammered: "I—I thought *he* was the only one with such—hair! I thought—I wondered if this——"

His hand flew to his head. He stared a moment, then laughed out two short syllables of pure enjoyment. "A wig?" The hard line of his lips sweetened with such a smile as she had not seen there. He reached and took her hand, and closed it around one of the wiry locks.

"It won't come off," he said. "Pull it. It's all yours."

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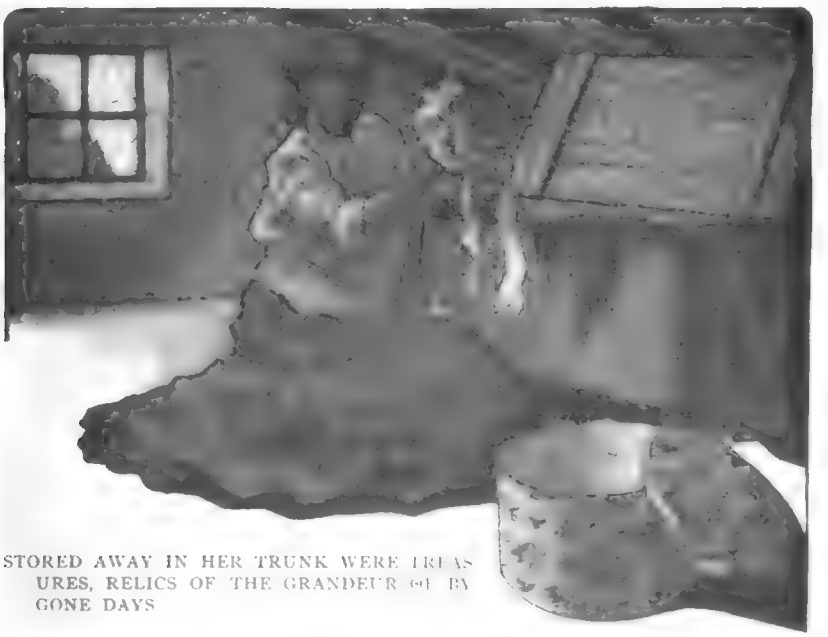
Mira Shore's Divorce

By GRACE McELROY IURS

Illustrations by Mary W. Bonsall

IT was a recognized and admitted fact in Coal Court that Mira Shore was superior to her surroundings.

Stored away in her trunk were treasures, relics of the grandeur of bygone days, but these only lent distinction to her elevation; they were not responsible for it. The satin skirt which, according to collected testimony, could stand alone, the silk shawl, fringed to indescribable depths, the leghorn bonnet trimmed with lace roses, all were interesting in themselves as indicative of "fambley" before the War, but they alone could not have brought to their owner that indefinable lustre which separated her from her kind. They were only fitting accessories to the conscious dignity which held her always a little above her neighbors, though toiling on the same dull level of poverty and necessity. Her superiority was not a thing of possessions nor yet of pretensions; it was intrinsic. That inborn energy which routs one forth to labor ere the day is begun; which drives the hands tirelessly, without reference to the spirit's inclination; which, moreover, maintains as an affair of honor, the same speckless purity in hidden corners as in the open, this it was which had brought Mira reward over and above her own consciousness of virtue, at the same time supplying her purse with the regularity which spells prosperity among the improvident.



STORED AWAY IN HER TRUNK WERE TREASURES, RELICS OF THE GRANDEUR OF BYGONE DAYS

Sam Shore realized fully his wife's merit, and gave deprecating assent to the frequent assurance of the neighborhood that she was "a sight too good for him."

Sam had no relics of vanished dignities. He himself was a relic, albeit an unconscious one, far more expressive of the transient character of worldly state than all the silks and fringes which Mira treasured. In youth no more vain and cocksure darky

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"I DON' WANT *TWO* HUSBAN'S, MIS' COLEMAN."

had ever owned a master. Possessed of a dash and swagger which combined admirably with six feet of brawn, he was from boyhood the pet and pride of his owners. In jaunty attendance on his master he had never lacked the fine clothes which best set off his handsome face, and when he first turned his eyes on Mira, she had believed her fortune too good to be true, humbly wondering the while how her plainness could mate with such lordly splendor. When she stood beside him for her wedding, the fringed shawl and lace-trimmed bonnet giving substantial testimony to her mistress's regard for her, there was no prouder bride between the poles; and though she felt that she had been chosen through Sam's goodness of heart rather than by merit of her own, there was nevertheless a distinct sense of separation from all save the best of her kind—a feeling which laid the foundation-stone for that air which in later years was described in Coal Court as "Mira's high-steppin' ways."

After the war and the consequent scattering of their ruined "fambley," Sam and Mira went north, following, however, in the footsteps of so many of their brethren that they found no niches empty in the land of promise, and were forced to carry on indefinitely the habit of starving—learned all too well in those days of desolating changes.

It was in this dreary time that the world-old truth which says that fine feathers make fine birds, proved itself anew, and Sam's ephemeral glory, dwindling in pathetic rags, robbed his dignity of its real support and caused it finally to crumble into nothingness. The very factors which called to active life the latent strength of Mira's character combined to settle him in that deepest of all sloughs—the hopelessness of a dead vanity.

It was long years, however, before Mira's pride in him was overthrown, and longer yet ere the love originally born of that pride began to totter on its pedestal. She reproached him sometimes as he sat before the stove, idly watching her work, but the reproaches came from her own energy seeking vent in words as well as work, rather than from any real dissatisfaction. Sam, for his part, would blink at her good-humoredly, and when the harangue became unduly heated would shuffle out, leaving her to seethe in silence.

And there were not wanting those who took delight in stirring up the seething. That faculty of human nature which leads us to invariably believe that we can better our neighbors' affairs, however awry our own may be, was not wanting in Coal Court, and when Sam was seen lazily wending his way out, followed by a volley of accusing words, there was usually someone to "run in" on the possibility that Mira would want to talk. Mira never did, but Mrs. Coleman, her next neighbor, was a hopeful creature who perennially forgave and forgot the proud refusal of proffered sympathy.

"Seen that lazy nigger goin' out a while ago," she announced one day, entering so suddenly that she surprised Mira staring at her cooling irons, her work lying for once unfinished while her hands were folded.

"Sam's my *husban'*, Mis' Coleman!"

"Laws, I knows he is, honey," was the undaunted reply; "more pity, too. You're mountains too good for him—more'n ever *now*."

There was a significance in the "now" which made Mira look keenly at her visitor.

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"What you mean?" The question came involuntarily from her lips.

Mrs. Coleman hesitated, but only for an instant. Mira might be a superior person, but for once her gossip had a solidity of importance which rendered it independent of mere individuality.

"I mean Sam's drunk, that's what," she said, and there was a spicy note of triumph in her voice. "He's been at Franklin's ever since he lef' here, drinkin' and gam'lin' your hard earnin's."

Mira did not answer at once, and in order to hide her face from her visitor's searching eyes she began to poke the fire, slapping back the irons with an energy which shook the stove.

Through all the neighborhood condemnation of Sam's shiftless ways she had held close to her bosom the consolation that he was habitually sober, finding in this fact justification for her unending patience with him. "Sam don't do what's real bad," she had assured herself over and over again as warrant for pardoning indulgence. With this chief prop to her forbearance removed, she felt the whole structure must totter.

And there was no doubting Mrs. Coleman. Following assertion came description realistic beyond her powers of invention, and for the first time Mira allowed herself to lend ear to her neighbor's urging to "git separat'" from her worthless spouse.

"You're too good to go on throwin' yourself away on him," expostulated Mrs. Coleman, moved equally by her friendly admiration for Mira and her inborn desire to bring about an exciting episode in the annals of Coal Court. "You're good-lookin' an' don't show near your age. 'F you was to git a place in some big-bug house, you might take up with the butler or driver and live nice all your days."

This was too much, however, even for the overwrought and awakened Mira.

"I don' want *two* husban's, Mis' Coleman," she said coldly, which reiterated unreasonableness finally drove her adviser away in disgust.

But the seed had been sown, and Mira was scarcely less energetic in planning the overthrow of her life structure than in outlining her daily work. The possibility once admitted, her mind moved quickly and by the time Sam was blinking from his brief dissipation back to the misery of real things, her plan was formed.

Sam sat silent while she unfolded it to him. The world was still a little dimly defined to his eyes and this tottering of the fabric of his own existence seemed merely a part of the general wavering before him. His apparent apathy stirred his wife to even greater vehemence than usual, and finally she rose to exhortation—all leading to the final announcement of her decision, not yet spoken.

"We was bofe bo'n Sho'ses," she said, all her pride of race echoing through the words; "and we was brung up de same. Yo' mammy was jest as good as mine, an' I know she never saw you go wrong wifout a lickin' followed. What'd she say now to see you sittin' there—steeped in dregs ob de cup—an' ole Mis', too, what you think *she'd* say,

"DE MEN DAT'S GOT MONEY, DEY DON' ACK RIGHT."

Sam Sho; not wo'kin' fo' yea's, an' not a coat to yo' back?"

"I—I jes' can't help it, Mira," said Sam feebly, as she towered over him for a reply; "de worl', it ain't built right!"

She turned on him like a whirlwind:

"'De worl' ain't built right!' she mimicked fiercely; "who you s'pose buil's de worl' anyhow? Ain't it de men what live in it?

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Huh? 'F t'ings don' suit you, why ain't you go to work and buil' another one, huh?"

Sam, driven into a corner, looked about him helplessly.

"De men dat's got money, dey don' ack right," he said finally, gathering together some remembered words from the harangues which drifted through Franklin's.

Mira put her iron on the stove with a whack which sent new tremors through her husband's quivering nerves.

"What *you* got to do wif what other men does?" she asked, with the supreme scorn of the untempted. "You's got enough to do, Sam Sho', 'f you watch yo' own doin's, wifout tryin' to see how other men acks. Ev'ry one in dis worl' 's got only one soul, and dat's for hisself to look after. De man dat's got to hunt roun' seein' what's bein' done by other men fo' he can do fo' hisself—dat ain' a man at all. *I* ain' goin' put up wif it no longer."

Mira's last words were uttered in a tone hitherto strange to her. There was a thrill in her voice, and instead of banging her iron with its wonted emphasis she set it down quietly but with a decision ominous enough to penetrate even to Sam's dimmed consciousness.

"Wha—what you mean, Mira?" he asked falteringly.

"I mean jes' what I say," came the uncompromising answer; "you gone now as low as you kin go; I ain' goin' put up wif it no mo'. You go 'long out o' here an' look after yo'sef; I'm goin' get a divo'ce."

Sam sat silent while her meaning filtered home to him. Then he got up slowly, the unaccustomed throbbing in his head making his movements even slower than usual. Mira's figure, unwontedly still in its familiar pose behind the ironing-board, had yet an uncertain appearance to him, as if its outlines were dependent on some elusive sense within him. The familiar objects, the heating-irons, the basket of freshly ironed clothes, the table with its red checkered cloth, all looked strangely out of place in the domestic cataclysm which had come upon him. From its nail behind the door he took his greasy old hat and stood a moment, twirling it uncertainly.

"Well, I'm goin', Mira," he said at last, looking at her from the door.

"Go on," came the short answer, as she slapped a pillow-case in the air preparatory to folding it.

"I—I ain't comin' back," he hesitated.

But this time there was no answer, and with a long look around the familiar room, he pulled his hat close on his head and went.

By dint of vigorous service Mira had built up, in the years of her toiling, a certain degree of prosperous regularity in what all Coal Court regarded as the most desirable department of hand labor, namely, office-cleaning. From five until half past eight every morning she swept and scrubbed in a big law building which she had come to regard with a sort of proprietary interest, her anxiety to keep "her" windows shining and "her" halls speckless frequently leading her to extend her efforts to the very hour when the crowd of tenant office-holders arrived to begin the day's work.

It was to one of these that she explained her situation and her desire on the day following Sam's departure. He listened to her carefully, speculating the while on the quality of woman's patience which could endure steadfastly through years of neglect, only to give way at last at a comparatively unimportant lapse. The psychological aspect of the case interested him, too, as showing the opposing effects of freedom on two different natures, and so, though he shunned divorce practice (Mira had not known this), he agreed to undertake her case, basing her application on the wide ground of non-support.

"Yessir—and what's it goin' cost?" she asked as she rose, feeling that the first great step toward the millennium had been taken.

The lawyer looked at her worn and knotted hands and hesitated. Then a sudden impulse moved him.

"Fifty dollars," he said, halving the smallest sum in his category of fees; "and—you needn't pay it all at once, you know——"

"Thank you!" interrupted Mira with a sudden accession of dignity; "I allus pays as I goes. It's the way the Sho'ses was brung up. I'll have the money when you got the papers."

Then began a new period of effort for Mira, compared to which the toil of the preceding years had been but a feeble forerunner. That fifty dollars had to be gathered—the honor of the Shore line, "ole Mis'" and all was pledged, and in the scanty field of hand labor the gathering entailed an unending striving. In addition to her office-cleaning she doubled her "take-in" washings. The hour of cock-crow saw her bending

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over the tub, and not infrequently midnight heard her irons slapping the stove as she toiled to complete a "wash."

It was on one of these occasions, a Saturday night, about two weeks after her application had been filed, that she leaned from her window, striving to catch a cooler breath than existed in the baked atmosphere of her kitchen. Coal Court was silent and the narrow street on which its archway opened seemed deserted. Rovingly her eyes followed the slanting ray of light from the street-lamp; then they quickened suddenly. Was not that a slouching figure sitting dejectedly on the curb? She looked hard for a moment, then with a sudden jerk flung the window shut and, snatching her sun-bonnet from its hook, hurried out. Through the dark hallway, down the creaking stairs, and across the court was but a moment's journey, and she was close on the drooping figure before he was aware of her coming.

SHE DOUBLED HER "TAKE-IN" WASHINGS.

"You Sam Sho', what you doin' heah?" she demanded energetically, shaking his limp arm; "why ain't you in bed this time o' night?"

"I—ain't got no bed to-night, Mira," stammered Sam, blinking at her apathetically.

"Well, if you ain't gettin' mo' an' mo' a disgrace to hones' folks!" she said, indignation rife in her tone, though it was keyed carefully low to escape the myriad ears about her. "It's enough to make ole Mis' rise forth, a Sho' comin' down to walkin' the streets all night; mebbe beggin'!"

She glanced at him keenly as she voiced this latter possibility, and Sam rose quickly, albeit feebly, to the defence.

"I ain't begged none," he said. "I been doin' jobs for Franklin an' he give me dinner an' bed for it. But he's closed up to-day 'count of the 'lection, so I couldn't get there to sleep to-night."

"Nor to eat neither, I reckon," said Mira quickly. "Had any supper?"

"No," said Sam, shuffling to his feet.

"Nor dinner?"

"No," came again the answer, but before it was well out Mira had him under the archway and half-way across the court.

"You walk up them stairs," she commanded; "it's a good thing I got some po'k chops in the house. I never heard such a mean, low-down trick—to come 'round here stahvin' and never say a word."

Sam said nothing while she raked the fire to glowing life and cooked the meat, but he ate ravenously the while she divested him of coat and vest and drew her chair close to the table to mend their new and gaping rents.

The cold early dawn was creeping in before she had finished, and Sam was asleep in his chair, his huge hands hanging down and his feet sprawled wide in the helplessness of utter weakness.

Without a word Mira stripped the patched quilt from the bed and disposed it about him, slipping a pillow behind his head and drawing the shutters close that the broadening day might not rouse him. Then she crept to bed.

It was late on Sunday morning before she awoke, and Sam was still fast asleep.

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He opened his eyes dazedly when, after a while, she flung open the shutters, then lumbered heavily to his feet.

"I was dead tired," he said, laughing apologetically, "that's the reason I slep' so soun'."

"You sit down an' eat yo' breakfas' fo' you stir step out o' heah," said Mira, flapping the corn-cakes, which he loved, into a plate before

"YOU SAM SHO', WHAT YOU DOIN' HEAH?"

him. "Think I'd let anyone go 'way from my house hungry? Huh? I wasn't brung up that way, Sam Sho'."

Sam sat down again willingly, and she towered beside him while delivering her final exhortation.

"You eat 'til you're full up now," she said, "an' what's mo', Sam Sho', every time Franklin's is closed up, or you ain't got somethin' to eat and a bed to sleep in, you march straight back here. I kin give you a meal and fifteen cents fo' a bunk in the lodgin'-house, even if I am gittin' separat'. You heah, Sam Sho'?"

Sam heard—and he heeded. Some strange new sense of Mira's aloofness kept him from coming until his needs obtruded themselves unmistakably, but when this point had been reached he presented himself unfailingly, though always with half-shamed apologies, which Mira cut ruthlessly short while denuding him for the ever-necessary mending of his rags. And though Coal Court gossiped, there was not one who dared expostulate with Mira in those days.

It was four months before her case was called—before a commissioner, to the deep-rooted disappointment of Coal Court—and four weeks after that her papers were ready. When the lawyer gave her the decree, the fifty dollars were produced on the instant, to be handed to him with an air as grand as if they had purchased for her a crown and sceptre.

She spread out the document and looked at it when she got home. The big seal and her name on the envelope in shaded writing gave her a curious sense of remoteness from her old self. She remembered experiencing the same sensation over her marriage certificate, and acting on the impulse that the two belonged together in some way, she got out the old paper from its place among her treasured relics and laid it side by side with the decree on her ironing-board.

Scarcely had she set the little black trunk in its accustomed place under the bed when she heard a familiar shuffle in the hall. The door was pushed open and Sam entered.

She had not seen him for over a week and she noted that he looked thinner and older than ever before, though there was an unwonted spruceness in his garb which recalled unexpectedly the old Sam whom she had loved and looked up to.

He sat down—not in his accustomed place beside the stove but in the chair reserved for visitors.

"Well, Mira," he said, twirling his hat, "you got it!"

"Yes, Sam; we're separat' now," she answered, the words coming in jerks as she turned her hands to the old familiar task of folding the clothes for ironing.

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"What you goin' do?" he asked, feeling that the divorce must uproot all established customs in both lives.

"Stay here an' wo'k, like always," was her short reply; then, noting something wistful in his regard, "what you?"

"I'm goin' West," came the startling answer. "Mr. Jameson—you know the son of ole Colonel Jameson that lived next our place? He's bought a farm in Kansas and I'm goin' to drive for him. He give me this coat,"—Mira noted then that it was the long blue coat he wore which lent him the haunting likeness to the old Sam—"but—he wants a married man!" Sam paused, and Mira stared at him over her uplifted hands.

"I tol' him you was gittin' separat'," Sam went on, "and he tol' me to hunt another wife."

Mira was speechless, and Sam, seeing that she held a sheet, took the corners to help her stretch it for folding, in his old way.

"I don' know anyone," he said, pulling the ends into shape mechanically, "but I thought mebbe you'd think of somebody that would have me. I thought a little of Lizzie Brown."

"Lizzie Brown takes fits," said Mira, the words dropping almost unconsciously from her stiff lips.

"I know," said Sam, a little dejectedly, "but I ain't much account myse'f, you know. I reckon I can't expect much." Then, after a pause, during which Mira set the irons back and forward on the stove, "How'd Caroline Lee do?"

She turned on him energetically:

"Sam Sho', if you go an' take up with trash like that, I ain't ever goin' speak to you no mo'. You know she ain't no good."

Sam trundled his memory along the row of dusky faces still unclaimed, among his acquaintances.

"Mandy Speck, then," he suggested hopefully, but Mira's scorn flamed forth anew.

"I don' know what you're comin' to, Sam Sho', to want to take up with a yellow fly-go-by like her. She'd let your flannels go to rags, an' she can't cook a mite."

"I can't think of another one, 'ceptin' Mis' Hastings," said Sam.

"An' five children!" snorted Mira. "I don' know what'd become of you, Sam, wifout me to look after you."

Sam's eyes wandered to the divorce decree on the ironing-board and Mira's gaze followed them. There was silence for a moment.

"It was a good job," he said, a little forlornly, picking up his hat; "he promised me a livery, blue with buttons like what I use' to have when ole Mis' was alive. But he won't have a man what ain't married." He turned toward the door, his head hanging dejectedly.

Mira stood silent. Past her eyes a procession of images was filing—Sam as he used to be in the old days, jaunty and elegant; Sam as he might be again with good clothes and a sense of responsibility to hold him up; Sam, too, as he might be without this promised staff, old, poor, neglected, drifting lower and lower in the gutter depths, until finally—she flung up her head and without a word began setting the irons back from the heat, her face aglow with a new light, the light of the maternal which dominates the love of every good woman.

"They's on'y one thing to be done," she said, "an' that's fo' me to go an' marry you all over again! There ain't a livin' soul, anyhow, that I'd trust to go 'long an' take care of you; to cook things right an' keep goose-grease fo' yo' cough in winter. An' you mightn't keep the job, anyhow, an' then what'd become of you—'way out there by yo'se'f, wif nobody that could git wo'k to help things along?"

Sam looked at her helplessly, while she put away her ironing-board and got out the leghorn bonnet and fringed shawl.

"We'll go right out now an' have it over," she said, adjusting the incongruous silken folds about her bent shoulders, "an' we'll get a big slice of ham an' have a good supper when we get back."

"I—I ain't no money, Mira," said Sam, pulling out his ragged pocket.

"Nobody asked you to have," was the snappish answer, as she got from its hiding-place behind the clock her worn and flattened purse, in which reposed three crumpled companions of the fifty dollars she had given the lawyer that morning. "Here's two dollars—you give one to the minister for marryin' us, an' we'll spend the other on a right good supper. I reckon you need it. Come—Sam'l!"

And turning the lamp low, she drew his limp hand energetically against her bosom.

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STRAIGHT TALK

By EVERYBODY'S READERS

If at any time there are any statements in EVERYBODY'S MAGAZINE which you believe to be incorrect, or any views expressed to which you take exception, or any subject discussed upon which you can throw additional light, write to us. We shall not be able to publish all the letters. Do not write at too great length. We may use excerpts from your letter and sign your name unless otherwise instructed. For every letter which we are able to publish we will present the writer, as evidence of our appreciation and in no sense as compensation, with a year's subscription to EVERYBODY'S MAGAZINE, to be sent to the writer of the letter, or anyone selected by the writer.—THE EDITOR.

CATCH THE BURGLAR!

I WAS interested in your short article on the right to combine, in the October EVERYBODY'S. But the expressions are too tentative and not positive enough. If there is anything that the human animal relishes, it is dogmatism. He wants his religious, political and social tenets to be flat-footed. It saves brain fatigue.

However, to be dogmatic: it is most certainly all right to combine. Combination is but the working out of a natural economic law, and the man who talks about "Busting the Trusts" might just as well talk about busting the Aurora Borealis. What we want to worry about is to find some method of using this law of combination to the advantage of the whole of society and not alone of a Rockefeller.

Certainly people are hurt and great injury done to the public by this "combining"; but that is true in connection with all natural laws. If a crowd of men run up against a wire carrying electricity, they are beyond a doubt in trouble. Likewise if the same men should run up against the "Standard Oil Crowd," their situation would be just as grievous. They are merely unfortunate victims.

To use another example: A burglar can take the same electricity that is used to carry you to your home, and with it bore holes in your steel strong-box as if it were cheese, and thus rob you of your earnings. But would you consider that an argument against the use of electricity? Rather you would say: "Let us catch the burglar." Likewise the law of combination: Mr. Rockefeller or the International Butchers' Unions take the economic law of combination and, metaphorically speaking, bore your strong-box full of holes.

Don't cuss the combination—go after the combiners. M. W. R.

Grant's Pass, Ore.

A THANK-OFFERING

YOUR various articles on consumption have especial interest for me, as I have been a victim of the disease for three years, but am thankful to state I am now entirely cured. From my own experience, I feel satisfied that a large percentage of cures can be effected by the out-door treatment under reasonable restrictions, together with good, wholesome food. Freedom from worry, if that be possible, is of course a great factor toward recovery, and should your suggested national organization be a possibility the funds thus created would enable many sufferers of modest means to take advantage of the health-giving climate that many sections of this country are blessed with. Seven years ago I came to Colorado; but the great trouble is that the majority of consumptives that come here are compelled to earn their livelihood, and therefore locate in Denver, which, being a large city, is not the best place for these invalids.

Should you find it possible to organize your society as suggested in your Christmas number, I will pledge myself to secure at least one hundred members. I would, however, suggest that a separate or branch organization be *also* created, to which the donation be either five or ten dollars. It would seem to me that anyone who has ever been afflicted with this disease, the dread of all ages, as also many members of their families, would be glad to contribute this amount toward not only the relief of those similarly afflicted, but also toward the solution of the problem of rooting out the scourge. Should my suggestion be feasible, I will also agree to secure at least ten members to pay annually the greater amount. S. F.

Denver, Colo.

AN AMENDED CORRECTION

IN the November EVERYBODY'S a resident of Colorado Springs resents a statement made by me in the August EVERYBODY'S to the effect that the late W. S. Stratton left part of his fortune to build and maintain a home for needy consumptives in Colorado Springs, and that the people of that city objected to having the home established there. My censor says that the bequest was for an "old folks' home," and that I have done the citizens of Colorado Springs an injustice.

The Associated Press, after stating that Mr. Stratton's remarkable philanthropy was suggested to him by his serious illness on a trip abroad, said: "The large number of consumptives who come to this place for health is also believed to have moved him to create the home." The object of the home, quoting from the will itself, was: "The erection of a home for poor persons physically unable to earn their livelihood, who either through advanced age, physical debility, or otherwise are handicapped."

Mr. Stratton died September 14, 1902. The contents of his will were made public September 20, 1902. The day following, the Associated Press said: "There is a general feeling that the wisdom of the bequest of $10,000,000 or more for the institution outlined is doubtful." If my critic will look up

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the files of the Denver and Colorado Springs papers, from September 20 to September 30, 1902, he will discover that the people of Colorado Springs were not at all pleased at the prospect of receiving Mr. Stratton's gift. It was feared so many indigent persons would be attracted to Colorado Springs that the home could not care for them and that the city and county would be burdened.

I did not say that the citizens of Colorado Springs would not permit the home to be built, but that they objected. The will is being contested, and it may be that its provisions will be overruled by the court, but that does not alter the dog-in-the-manger spirit shown by people who have no interest in it.

Neither my statement in the August EVERYBODY'S nor my defence here arises from personal animus. I have no desire to be unjust to the citizens of Colorado Springs. In the light of the facts, simple justice is condemnation enough. J. J. N.

Salt Lake City.

COULDN'T DO WITHOUT IT

I SHOULD like to express a word of appreciation, and want to say that I do not think any magazine ever had a department more interesting and helpful than your "Straight Talk." I read it before anything else.

Year before last I subscribed for EVERYBODY'S in a club offer, but when you took charge I could not get it in a club, so did not renew. However, finding that EVERYBODY'S under your management was too valuable to be without, I have been buying it each month.

A magazine, like yours, that is of benefit to suffering humanity, is of far greater value than those that seek merely to entertain.

Being a victim of tuberculosis, of course I have read the articles on "The Great White Plague" with double interest, and have profited thereby. I was taken very sick last March, kept in bed about six weeks, and have since been taking the fresh-air treatment, even sleeping out when weather permits. I eat nourishing food and drink milk. For exercise I drive and walk. For diversion, I read and play "flinch." Results are gratifying, and I think, with God's help, I shall be a well woman again.

That you may prosper and your magazine continue to be a help to its thousands of admirers, is the wish of (Miss) S. R.

San Antonio, Tex.

ARIZONA'S HUMANE PROTEST

From the *Arizona Republican*

WHEN moneyless consumptives are sent to Arizona a criminal wrong is inflicted upon them and a gross outrage is perpetrated upon the community to which they are sent. It is a notorious fact that large numbers of men and women in the last stages of consumption are each year sent to Arizona and California with the delusive hope held out to them that they can get well, when nothing can even prolong their days. Many of them have barely enough means to reach their destination.

Although the patient, if in a hopeless condition, rarely realizes his situation, it requires merely an intelligence above the line of stupidity for any doctor to recognize the facts. Nor is the average physician ignorant of his patient's financial status. When, therefore, Eastern doctors condemn fatal sufferers to a heart-breaking exile among strangers, and in addition send them to die in a strange land without money, the criminal cruelty of the act cannot be adequately described.

The conclusion is forced upon Arizona observers that there are some doctors in the States who would be mildly punished if they could be afflicted with consumption in its last stages and then lured forth by delusive advice to die thousands of miles from home and loved ones.

DEADLY DUST

I HAVE been interested in your "Straight Talks" on tuberculosis in that excellent magazine, EVERYBODY'S. It seems to me that one of the greatest means of spreading that plague is the manner in which some of the railroad-coaches in this country are cleaned (?). The porter makes a pretence of sweeping, enough so to raise a cloud of dust which fills the coach, and this while it is filled with passengers, who cannot escape from it, as it is done while the train is in motion. In this country there is seldom a train that does not carry one or more tuberculosis patients, and there are many passengers whose lungs are not strong who are compelled to sit and breathe the air that is filled with filth from the floors of those coaches. A few words on this subject from the editor's facile pen may perhaps stir the travelling public to the point where a concerted remonstrance will be made that will cause the railway companies to abate the nuisance, or the people to enact laws to that end. H. R. P.

Roswell, N. M.

PATHETIC APPEALS

IN response to the article in your December issue, applications for space in our camp and rooms in our cottage are arriving in every mail, from all sections of our country. I knew in a general way of the sorrow and misery caused by consumption, but my correspondence reveals a condition of suffering in the Northern States far beyond any conception I had formed. Of the sad, pathetic letters so far received, fully fifty per cent. are from cultured people, the majority of them hardly prepared to defray the expense of transit and living expenses in camp; every application so far comes from residents of cities or towns, not one from dwellers in the country, showing conclusively that the disease is generated wherever people are aggregated, and compelled to work in offices and shops deficient in ventilation. Another feature, corroborating the statements of Eugene Wood in his interesting article, "The Great White Plague," is that all our applications are from persons who range from twenty to forty-six years of age, just the period of life during which men are most valuable to any community.

Many ask for light employment in our village or vicinity to partially pay expenses, but this we cannot promise, as our village is small, and the only business here is growing semi-tropical fruits. During the shipping season labor is in great demand, but to secure work some knowledge of the business is necessary. Florida is prosperous, and any mechanics who may come to us can find employment in the state at good wages the moment they are in condition to work. To all such we will give our services with great pleasure. As the question of

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expense is prominent in every letter, we deem it best to give the following estimate, for a period of six months, not including railway-fare, as this, of course, varies with distance:

Tent (7x12) with fly	$18
Furnishings, estimated	25
Meals for 30 weeks	150
Washing and incidentals	30
	$223

Persons cooking their own food can reduce expense somewhat, but not materially, if they use the diet we propose to adopt. Our primary idea was to merely furnish grounds for tents, cartage, fruit, etc., but finding few applicants desired to prepare their food, we have now arranged to furnish meals to all who desire. Tents for ladies will be placed in close proximity to a cottage, with wide porches, commanding a pretty view of the forest. The cottage will contain a dining-room, reception-room, and parlor for use of all guests; conveyances will be furnished to a reasonable extent for drives to our many lakes, turpentine camps, Shaker Colony, and other points of interest.

It has been demonstrated fully that among the pines, on the high rolling lands of Florida, cases of incipient consumption rapidly recover, and in even the worst cases life is greatly prolonged; hence we do not hesitate to advise invalids to spend the winters and early spring months in this state.

JNO. E. ENNIS, M. D.

P. S.—The price named for board, $5.00 per week, may to many seem high and cause some to think ours a scheme for personal profit. I seriously fear that amount will hardly meet expenses. There must be a lunch at 6 A.M., breakfast at 8 A.M., dinner at 1 P.M., tea at 6 P.M., and lunch at 8 P.M., and milk and eggs several times during the day for critical cases.

Living here is more expensive than in the North, if based on your high standard of treatment for consumptives, and this it must be to be successful.

My wife and I have briefly answered every letter on the day of its arrival. Some are so pathetic and sad, it grieves me to be unable to render the writers financial assistance; will send you a few under separate cover so you may see the general tenor of the applications. I am sure if the wealthy men of our country could read the dismal, pathetic letters arriving daily from both sexes, they would generously respond to the cry for help. May God bless you for the interest you have taken in an effort to relieve these poor unfortunates!

I have an artist here and will soon send you some views. JNO. E. ENNIS.

NOT A CHURCH SALOON

ON page 281 of EVERYBODY'S MAGAZINE for August I find an article headed, "The Tabernacle Baptist Saloon." This article is full of statements that are not only untrue, but seriously reflect on the character of our church. The facts in the case are these: The citizen-voters of Raleigh, under the conditions of a State statute, determined upon a "Dispensary" as the solution of the liquor question for this city. The members of the Tabernacle Baptist Church had no more to do with this decision than the members of any other church and citizens generally. It was not a church affair, but a matter of local government policy. It is not true that two of the members of the Tabernacle Baptist Church are behind the bar of this Dispensary, as stated in the article. The Dispensary Board has a Baptist deacon on it, but he happens to be not a member of the Tabernacle Church.

The Dispensary is in no sense a church institution, nor has it been attempted to make it such.

I am sure you will correct the errors made in the article referred to, in which the Tabernacle Church has been so unkindly and unfairly dealt with.

N. B. BROUGHTON,
Supt. Sunday School and Deacon of Tabernacle Baptist Church, Raleigh, N. C.

THIS MAN'S INTERESTED

RECENTLY a gentleman stepped into a bookstore in Indianapolis in quest of the last number of EVERYBODY'S.

"We're out," answered the dealer. "Sorry we can't accommodate you."

The customer expressed some disappointment, as it was not the first dealer to answer him thus. As he was turning to go, the dealer added: "We have a copy here that has the cover put on upside down, but it's got everything in it."

"All right," answered the importunate customer, "that's all right. I'll read 'Frenzied Finance' if I have to stand on my head in the process." He purchased the last copy. R. Z.

Indianapolis, Ind.

NATURE'S MEDLEY

A SMALL contribution of a simple German country preacher to "consolidation of churches."

Once upon a time there was an enlightened farmer, who thought apples, pears, quinces, plums, cherries, etc., a failure in creation. He concluded to do away with such a variety. Therefore he mixed all the different seeds, sowed them in freshly ploughed land, feeling confident of no longer raising apples, pears, etc., but only "fruit." But alas! as the seed grew, there were the shoots of the apple-tree, the pear-tree, and so forth, all of which he had sowed. While he used formerly to take care of his various fruit-trees in separate places successfully, he was annoyed by the medley (if you know a better word for the German "Durcheinander," please substitute it; I know my English is very poor!) of the different kinds, their care being made more difficult, his work multiplied, and his joy diminished. Besides, the rough and tough plum-trees dwarfed the growth of the finer and more delicate pear-trees. As soon as time and circumstances permitted it, he transplanted again the different kinds in separate places and considered himself from that day truly enlightened.

As God himself respected the individuality of man, to whom he intrusted the writing of the different parts of the canon, let us also respect the individuality of the different denominations. Any effort to suppress the individuality will prove entirely abortive. TH. N. A.

Weesatche, Tex.

WHAT THE BIBLE SAYS

NOTICING in EVERYBODY'S MAGAZINE that the opposers of Christian Union have based their arguments upon what is desirable, rather than upon the

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plain, indisputable instructions of Scripture, allow me to occupy space for the following facts:

1st. The Scriptural ideal of the Church is a united, not a divided force. Its power is plainly declared to abide in Christian union, not sectarianism or division. See especially Psalm cxxxiii. 1, Matt. xxiii. 8, John xvii. 20–23, Acts iv. 32, Rom. xiv. 19, Rom. xv. 5, 6, I. Cor. i. 10, Eph. iv. 2–6, Phil. i. 27, I. Peter iii. 8.

2d. Christians are divided to-day, not because of the Bible and its teachings, but rather on account of instruction from human authority. Hence, instead of *Christ*ianity, we have *Church*ianity.

3d. The world needs *Christ*, not a syllogism, as the connecting link. We must hold up the *Man of Nazareth* as our belief, not something about him. The fact that Christ earnestly prayed for the union of Christians should be sufficient for anyone. This union can only be attained by the abandonment of all sectarian creeds and usages. There can be no individuality outside of the Rock—Christ Jesus.

Berkeley, Cal. REV. A. W. B.

THE SINS OF EDWIN

"BRUTE! give me the coin for the grocery bill."

"Cad! hand over the filthy lucre, so that I can ride on the street-car; forsooth I am weary of my handsome landau."

"Villain! I am tired of making bills in your name. Fork over the long green, or the tainted silver, that I may have pocket-change. Indeed, you inhuman monster, I need soda-water, chewing-gum, and a little lunch while I am out shopping."

"Now, sir, I am not stuck on the Madonna-like attitude. Run! put little Johnny to bed, and sing him to sleep, and kiss him 'good-night.' I prefer my 'special cult,' thank you. I am too busy to be a mother. I don't like to sew. I don't like to cook. I would be considered bourgeois if I did anything like other women. I wish the 'sky-flights' of my æsthetic soul to be 'understood'! Oh! you inhuman monster, will you not please go away and leave me for a moment? I fain would finish my great article on 'Man's Inhumanity to Woman.'"

After reading the above extracts from Sister Cabell's article, entitled "Man's Inhumanity to Woman," I interviewed a few Angelinas on the subject. Gentlemen, we are inhuman, so let's plead "guilty," and ask the mercy of the court.

I learn that Mr. Edwin comes in with the morning mail and shuts himself up in his library. Angelina dares not tap on the sacred panel and ask meekly: "Please, are there any letters for me?"

Stern, cold, pitiless Tyrant of the Morning Mail! Come out of your den, and take that poor, trembling, frightened Angelina in your arms, and give her the letter from her old college chum, Pauline. Don't carry it around for three days in your pocket, nor perhaps fail altogether to deliver it. And when she gives you one to mail, mail it!

Mr. Edwin has a nasty temper. Three times each year, he makes the air turn blue, and there is a distinct smell of sulphur in the house. Angelina has to listen; she hears him "cuss," yes, that's the word, Angelina; it's brutal, but it suits the brute. After the tempest, Edwin repents. He dons sackcloth and ashes, *e.g.*, he buys his Angelina a diamond ring. Now, honest, Edwin, does the ring even up things?

Edwin, you are too prone to take things for granted. Since you married Angelina, you don't notice the color of her dress, the roses in her belt, as you used to do. Your house, Edwin, is a place to eat and sleep in; at least, that's what Angelina says you use it for. Edwin, let the stocks and the markets go hang, and kiss your wife, and smell the roses that she has placed on your library-table. For Heaven's sake, Edwin, be something besides a walking adding-machine.

Edwin, you are too precise, or fastidious. You want three figs on your plate, and only two lumps in your coffee. Now, if Angelina mixes the formula, and you get three lumps of sugar and only two figs, please don't turn over the breakfast-table. Poor Angelina might wipe her weeping eyes on her napkin and call you "an inhuman monster!"

Edwin, you are inhuman to woman! Listen to a summary of your sins. Stinginess about money, lack of interest in your wife's "special cult," tyrannical, nasty temper, money-mad, precise. Oh! Edwin, you have enough to condemn you, even damn you.

But, Edwin, just wait. "The mills of God grind slowly, yet they grind exceeding small." We'll have our revenge, Edwin, when EVERYBODY'S asks us for a little straight talk on *this* subject, "Woman's Inhumanity to Man." L. S. P.

Kirkwood, Ga.

MODERN HUSBANDS

IN reference to Isa Carrington Cabell's article on "Man's Inhumanity to Woman" I should like to say that I think the writer is just a little old style in point of view.

We have all seen such things, but mostly among the older people.

The married man of to-day—that is, one who has been married within the last five or ten years—is treating his wife with more humanity. I am one of four men who were married about four years ago, and we all not only discuss our financial matters with our wives, but the money is put where either party has access to it without consulting the other.

Of course, there is very little spent without consultation, but the fact remains that the wife has as much right as the husband to spend the money.

And we find our women can plan and save better than most men.

Of course, there are some women who are not capable of managing money matters, but you will find lots of men in the same boat that we are.

Cumberland, Ind. DR. F. G. S.

TEN MEN vs. ONE WOMAN

LILLIAN GARDNER'S letter, in your September number under Straight Talk, I think I can answer as well as agree with. As to men receiving better and more courteous attention in the restaurant, stores, etc.: first, in the restaurant as well as in every other place where the thankless public is served, the waitress or clerk, as the case may be, is looked upon and spoken to by women, even if their own station in life is as lowly, as a slave or some inferior being. And if by chance some mistake is made in the order, or if something should be spilt, most women make an awful time, report it to the proprietor and get the waitress discharged or reprimanded. A man, on the other hand, while it might provoke him, would in most cases turn the matter to a jest. It is not the tip that the footsore, tired one wants half as much as the

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kind word, or seemingly rude joke or jest which very few women will give.

Secondly: In the stores. I have had quite a wide experience with the girls as well as with the men clerks. Invariably the girls as well as the men will say: "Give me ten men to one woman customer." A man will come in and say, Give me this or that—how much is it? and pay his money and take his goods and go. A woman will go to a store and make the poor tired clerks pull down box after box of something Mrs. So-and-So said was pretty and cost $2 per yard, then go over to the bargain-counter and spend five cents, after giving some other clerk an hour's hard work. Ladies, you may not know it, but you are marked people in every large store in the town after a few such shopping trips. Word is passed from clerk to clerk and from store to store. The result is, women do not get the courteous attention from the clerks that men do. Ladies, can you blame them if you are at all fair-minded? I hope this will make some of the "that-is-what-the-clerks-are-for" women stop and find fault with themselves, and not with the clerks.

New Haven, Conn. F. A.

NOT TWICE TAXED

PLEASE assure the Methodist sister whose letter is published under "Conscience Makes a Heroine," in your October number, that her anxiety is probably needless, even though it should be counted unto her for righteousness.

The railroads all pay taxes on their property and this is deducted from the profits before the dividends are paid, so her stocks have paid taxes in their proper states, and are not again taxed. If she had to pay taxes on those stocks, it would be usury. I find your "Straight Talk" both entertaining and instructive.

Philadelphia, Pa. M. L. R.

FOUR GENEROUS MEN

I HAVE carefully read Isa Carrington Cabell's article on "Man's Inhumanity to Woman," and while I cannot deny every word to be absolutely true, I cannot let it pass unchallenged, because I am the "exception" that follows every rule, and my silence would be too great an injustice to the four men with whom I have been intimately associated. First, my father, who was a wealthy land-owner. I cannot remember having a wish denied, nor did my mother or myself lack for money at any and all times. Second: my first husband. He was so generous, not only to me, but to all his friends, that at thirty years of age I was left a widow with four children and not a penny of either his or my estate.

Third on the scene is my brother, and you can form an idea of his generosity, when I affirm that every Monday he put the *uncashed* check in my hands that represented his entire earnings, and during the week he would say to me, "Sister, please lend me ten cents or a quarter, and I will return it to you Monday."

Remember, I was living with my four children on his charity, and so fine was his generosity and sense of delicacy, that he gave me his money and "borrowed" it from me, in order to make me feel welcome and happy. Is this man inhuman to woman? Furthermore, he has never married, and why? Because of mine and my children's need! I defy any reader of EVERYBODY'S to show any woman that can compare with this man from any point of view.

Fourth and "last, but not least," comes my second husband. Every Monday morning a check (the amount named by myself) is placed in my hands for the week's expenses, and *never* yet have I been asked to account for one penny of its expenditure. Besides this, I have unlimited credit at any grocery or dry-goods store in the city, and I am never called to account. I am absolute mistress in the household department, and you may know that it is justly due to the generosity of my "men-folk" and not to any aggression on my part when I tell you I have been an invalid twenty years, am only five feet tall, and weigh eighty-eight pounds. MRS. W. H.

Newbern, N. C.

PRAYER AND PURLOINING

THERE is certainly no basis upon which "Man's Inhumanity to Woman" is so clearly brought out as upon that of *money* for the *household*.

I once knew of a woman who, pinched to the last intolerable degree in her home finances, made it a point, on retiring, to pay her evening devotions kneeling by the chair on which reposed her husband's garments. She was so successful in her extraction of the filthy lucre, and also in escaping detection, that she kindly informed a friend, who was under the shadow of the same baleful cloud in her own home, of her scheme.

The second lady, after a mighty conflict with her conscience, concluded the end justified the means, and determined to try her friend's plan.

But she would not mingle her prayers and purloinings. Accordingly she waited till in the night, when she rose to close a window. Stealthily she sought in the pockets of her husband's day-garb. Her hand closed over several coins, which she quickly withdrew and hid beneath a box upon her toilet-table. A cough from the sleeping man sent her guiltily and hurriedly to her couch.

As soon as it was safe the next morning she repaired to her room to "count her spoils." She lifted the box, and there in state lay just *three pennies!* Needless to say, it was the first and last attempt of the kind she ever made to get what belonged to her. She has returned to the old routine, and now, as of yore, has to ask for money for even a postage-stamp. Beautiful (but true) example of humanity, is it not? However, "of such is the kingdom of *earth*."

Lafayette, N. Y. G. M.

THE CALL FOR BRAKES

UNDER the heading "A Dull Joke," in November EVERYBODY'S "Straight Talk," C. W. Atkinson criticises a story "of the Democratic nominee for Vice-President, who was once startled from a sound sleep in the Senate by two long nasal blasts from Allen G. Thurman, which caused the semi-conscious senator to imagine himself back at his old vocation, setting brakes on a train."

It is a fact that two blasts of the whistle was formerly a signal for brakes, and if Mr. Atkinson had begun railroading in H. G. Davis's younger days, he would have seen the point of the story and refrained from criticism. What is now known as the standard code of signals for railroad work has not always been in use, and though I lack many years of equalling the age of Mr. Davis, I can recall the time when two blasts of the whistle instead of the one now used was the "call for brakes." T. D.

Minneapolis, Minn.

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The Autobiography of a Married Man

THOUGH I was married young myself, I am not one of those people who advocate early marriages. My age, at the time I took a wife, was twenty-two. I have never regretted my choice; but I believe I was altogether too young to commit myself to a life-partner. I merely had the good luck to marry a girl capable of developing into a fine woman. There is nothing I look back on for which I feel more grateful. Most youths of twenty-two are hardly more than boys, and besides holding limited views of life and of people, they are likely very different from the men they will become in a few years. A partner that suits a man at twenty-two may prove utterly unsuitable at thirty. Moreover, I believe it is a good thing for a young man to remain a bachelor long enough to discover what a lonely and dreary state it is. Then, by contrast he can appreciate all the more the happiness and the perfect companionship that result from a well-ordered marriage. It may, perhaps, be a serious matter for a married man of a naturally dissatisfied temperament to look back on his joyous days of youthful bachelorhood; on the other hand, a long stretch of bachelor loneliness often prepares a man to become an ideal husband. Some of the finest examples of happy marriages are to be found among people who marry late in life. But, in my opinion, it is as dangerous to wait too long as it is to marry too early: an inflexibly shaped character may cause misery as well as a changeable character. For a man, the ideal age for marriage seems to me about twenty-eight.

It may be because I married so young that I feel as if I had always been married. And yet such is not the explanation that I give to myself. My explanation is this: my wife has become so absolutely identified with myself that I cannot think of myself as apart from her. To me this illusion expresses the perfection of married happiness. And yet there are plenty of happily married people, or rather people who seem to be happily married, who do not feel in this way. I make the distinction, for people disappointed in marriage are apt to fall back on deceit, to conceal from outsiders what they recognize as a somewhat humiliating failure — especially is this true of women. Whenever I hear married men or women contrast with whimsical regret life before and after marriage, I feel that they have missed something that I think of as a kind of chemical change.

As a boy, like most young fellows, I was pretty susceptible. I enjoyed my work and I was extremely ambitious; but in the evening I managed to forget business and I went through the usual round of dances and calls. Between eighteen and twenty-one I had several fancies; but when I fell really in love, I realized that those fancies had been of the most superficial kind. The whole world changed for me then. I had known the girl ever since I could remember. We had attended the same school for a while, and she was four years my junior. Until within a year of the time I fell in love with her, I had thought of her as a child. Then she had gone to a boarding-school, and on her return, I discovered that she had become a woman. In our courtship there was no silly sentimentality or coquetry. She soon learned that I meant business, and her father and mother approved. On her eighteenth birthday we were married.

The year that followed is a very sacred time in my memory. It gave me a profound sense of gratitude to the divine power that made possible such happiness as I experienced. I believe, too, that it deepened my nature as nothing else could have done; it changed me from a boy into a man with serious purposes, including a fervent desire to try to merit my happiness by leading a good and useful life. I have always liked to think that such happiness was not unusual, that it was simply a natural experience which every properly disposed human being can have. How I pity those people who miss it, through getting away from the straight path or through mistakes, or saddest of all, through

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never finding their mates. That year brought me to a conscious realization of the brotherhood of the human race. Before marriage, I had thought of myself as an individual; afterward, I became a conscious member of the great human family. To me this consciousness has always been an inspiring feeling. Those who do not know from experience what it is, must inevitably fail to realize the full meaning of life.

I have spoken of that first year as if it were the happiest year of my life, and as if it provided a quality of happiness that terminated with it. But I do not really mean to convey such an impression. It is marked off in my memory simply because it was the first year of my happiness. Other years have been just as happy in different ways, though of course, with time, added cares came. In that first year, we had our little house, furnished largely by our people and by the gifts of our friends, and we were petted and *fêted* a good deal, as young married people usually are. Then, too, in the coming of our first child we were meeting the great mystery of life. That event we welcomed with the greatest joy. Even now, when I hear married people speak regretfully or cynically about having children, it makes me almost shudder. In our joy there was not one drop of regret or sorrow; my wife was in good health and looked forward to the ordeal without fear; she simply observed ordinary prudence. Up to the very day the child came she was out of the house. During our time of waiting we kept together as much as we could, and I look back now with some amusement on the only anxiety that disturbed me, the fear that she might be shocked in some way or see something that would make an unfortunate impression on her. Never before had I realized how many cripples and maimed people there were in the world. My wife was much more sensible about those things than I; long afterward she told me that they troubled her only because she knew how much they were troubling me. When the child was born I believe I suffered almost as much as my wife: those hours of waiting were a fearful ordeal. For a long time afterward the thought of them used to make the perspiration stand out on my forehead.

Our boy made a complete change in our life. For months we planned everything with reference to him. Then, for the first time, we began to be worried about the cost of living. Though I had a good salary, I found that the little mite was the occasion of the most unforeseen expenses. To meet these, we had to economize in so many ways that life began to look rather pinched, and I grew nervous and peevish. One day my wife and I had a long and quiet talk, during which she spoke mildly but plainly, impressing on me the importance of making sacrifices in a cheerful spirit and repeating the great truth, imparted to her by her wise mother, that, if we allowed our happiness to depend on mere outside circumstances, we were pretty certain to lose it altogether. That talk braced me up. It also gave me an increasingly keen realization of my wife's commonsense. Since that time I have never forgotten that happiness lies as near to us as our own hearts; it is a part of us and, if we insist on looking for it only in external things, we wofully delude ourselves.

For the next two years I had many other opportunities to test my wife's good sense. I saw that I must make more money and I determined to start in business for myself. As soon as I had committed myself to the step, I had a brief period of the most depressing anxiety. With the loss of my salary, I felt as if I had lost my anchor, and for the first few months it seemed as if I never should get the business on a paying basis and should continue to sink deeper and deeper into debt. Throughout, however, my wife's sympathy and courage buoyed me up. While I was in this uncertain financial state our second child was born. It seems to me now that this event must have been a terrible trial for us both; and yet I recall distinctly that we managed to keep our anxieties from encroaching on our happiness. But for my wife's help I believe I should have given way; after a day of disappointment and misery, when I got home and found everything cheerful and orderly, with my wife waiting for me, I became another man. The worst result of trouble of this kind, which comes to nearly all business men, is that it puts them in the frame of mind where they not only cannot be happy themselves but, as nearly inevitably follows, actively create unhappiness around them. The consequence is often complete disaster. What a pity it is more men cannot realize that when they return home from business ugly and domineering, making everyone instinctively cringe before them, they are really hacking and hewing at their own happiness.

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For avoiding disaster, I take no credit to myself; the credit belongs to my wife, for her determined optimism. In face of that, I had not the heart to be ugly. I could only accept what was given and thank God.

Our second child was a girl. She lived just nine days. When we lost her we realized that we had received our first real blow. Compared with that, all our other troubles had been as nothing. My wife suffered terribly; for a long time the philosophy that had sustained us in our cares about money abandoned her. Our positions were reversed and I had to be the comforter. After a few weeks, however, she grew calmer, and gradually we discovered the meaning of sweetness in sorrow. If our girl were alive now she would be nearly thirty; we like to think of her as she would be. Though we are fully reconciled to her loss, we still regret that she cannot be with us in the flesh, just as we believe she is always with us in spirit. We have often assured each other that we could have helped to build up a life for her. Not for one moment have we tried to console ourselves by saying that perhaps it is better that she escaped the sorrows and trials of her life. We could have taught her to bear the sorrow and the trials. It may seem strange to many people that I should say that the loss of our daughter has contributed to our happiness; but it has given something that our life lacked before. Here I find words inadequate to express my meaning; but those parents who have suffered in the same way will know just what I mean.

Our financial trials, though sufficiently severe, were not of long duration. At the end of some months I was able to secure some more capital; that gave me a fresh start, and there was an improvement. Two years after we lost our little girl, a boy came to us, and three years later a girl followed. We had a good deal of sickness, and, at times, our expenses used to terrify us. We simply could not foresee them, and it took all our courage and patience to meet them with fortitude. Our doctor's bills alone ran up to several hundred dollars a year. Fortunately, our doctor was one of those quiet, unpretentious humanitarians whose fine work is not limited to the practice of their profession; he sympathized with us and he let the bills run on from year to year without speaking of them unless we spoke first. One year I got into debt to the extent of some thousand dollars. That was a hard time. All the money I could possibly secure I needed for my business, and its future success depended almost wholly on my ability to keep on pouring money in. My wife made personal sacrifices that I can hardly bear to think of even now when I love to think of the trials she has borne for my sake. There was just one thing she rebelled against: making sacrifices that would risk injuring the health of the children. On this subject I soon learned never to argue with her. For about ten years we were badly crippled; the blessing this period brought me was an increased power to appear cheerful even when I did not feel cheerful and had to force myself to give the impression. Then, suddenly, good fortune came, as it often does. To our great joy we found that we could soon pay everybody, even the doctor. If he was the last to receive his money, he was nevertheless the first in our hearts. When we had paid our bills we began to think of that house we had been planning to build ever since we were first married. We have it now and we love it and enjoy it, though it keeps growing smaller and smaller and every few years we have to build on.

The greatest blessing my prosperity has given me is the chance of sending my children to college. Frank, the older boy, went to Dartmouth, and he is now a successful physician with a family of his own; Henry graduated from Dartmouth four years later, and he is in business with me; Alice, after taking a bachelor's degree at Wellesley, went back for a Ph.D; but, before she had time to get it, she married. I had hoped that Frank would follow me in business; but at an early age he showed a great fondness for natural history. He used to make his mother frantic by filling the bath-tub with plants and shrubs and animals. I felt that I could not interfere with his natural bent. Besides, Henry has taken hold of the business splendidly. One of the greatest pleasures that I have is in walking to the office and back every day with Henry and having him around all the time and talking things over with him. I shall not feel perfectly secure till I see him married; my wife says she thinks he has his eye on a girl.

I suppose that for nearly all married people there is at least a period, however brief it may be, of happiness; and, for them all, perhaps without exception, this is followed by a period—not necessarily unhappy, but sometimes exceedingly difficult—of adjust-

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ment, adjustment of character, of habits, of tastes, and of duties. Before this critical period ends, many marriages are either completely wrecked or seriously marred. Sometimes the period follows marriage within a few weeks or even a few days, sometimes only after a few years. With us it came comparatively early, and it took all my wife's tact and all my self-control to enable us to pass through it without rubbing the bloom off our happiness. I attribute our good fortune to the frankness that had been established between us and to the habit we had formed of talking everything over together. A great deal of misunderstanding and misery is caused in marriage by silence, and it is nearly always the man who is silent. In many cases, I acknowledge, he is driven to silence by his wife's volubility. Early in our married life my wife and I agreed never to let a night close over any possible ill-feeling between us, if we could make it right by a fair and open discussion. In a pretty short time we both realized that we could trust each other perfectly, and our discussions soon grew infrequent. Now we understand each other so well that it is often unnecessary for us to explain matters by words.

It was from my wife that I learned to appreciate the real meaning of living for others and of the happiness it brings. Many married people, especially at the present time, think that they can be happy while avoiding the responsibilities of life and living for themselves, and for mere pleasure. The consequences are inevitably disappointing, and often disastrous. Happiness in marriage is a good deal like happiness in work; it goes far deeper than mere gratification. While gratification fades, happiness remains, and becomes, as it were, a part of one's nature. When my wife and I had passed the youthful period of our love we knew that we had experienced an intensity of happiness that we could never know again; but the great compensation was that we had no wish to experience it again because we had found something stable and better, a happiness associated with our most serious interests, with our responsibilities toward society and toward our children. Moreover, with nearly all intense gratification there is the accompaniment of pain; but the love of children is, in its very nature, an unalloyed delight. With the coming of our children, my wife and I knew that we had been given the greatest incentive to good living that human beings can have. If children cannot make parents long to lead fine lives, nothing can. As our children developed, we felt deepening every day the sense of our responsibility. We saw that Nature taught them very largely by imitation, that the children echoed, so to speak, the life around them. Some of the worst moments of my life have been when I have seen my own bad qualities express themselves in my children. This remark sounds as if I were one of those easy-going people who attribute nearly everything in the world to hereditary influences; but I am not. There are, of course, hereditary tendencies; but, where there is a fair foundation of character, these can be largely controlled by good training. Heredity is not nearly so strong a force for evil in this world as bad example.

It is important for parents to be young enough to enter into enthusiastic and helpful sympathy with their children. Then, too, a father who is still active in business can do much to help his sons in their careers. Most important of all, however, is this consideration: that the man who marries before thirty puts himself in the way of leading a complete and well-rounded life of harmony with nature; he is still young enough to experience wholesome emotions; as he passes into middle life, his interests centre in his children; and in his old age, his greatest solace comes from the sustaining affection of his children and of their children. When I think that nowadays a large family is seen comparatively seldom, and that many married people are desirous of having no families at all, I cannot help feeling that the whole human race is tending in the wrong direction. Here we have a lamentable illustration of the truth that selfishness is sure to defeat itself. To me there is no sadness more terrible than that of a childless old man.

By saying that children bring unalloyed happiness, I do not, of course, mean that they are not a serious care; but in this very care there is a great deal of joy. It is here, I believe, that many well-meaning parents miss one of the greatest blessings of marriage. They either take the care of children too much to heart or they altogether resent it and suffer under it. Another mistake is the belief that there is no difference between discipline and severity, whereas there is, and ought to be, every difference in the world. Save in exceptional instances, discipline and severity ought never to go together.

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The real ally of discipline is love, and here love does not mean merely sentiment but practical interest and sympathy. So many parents that I know, considered good parents, too, patronize their children by assuming in their affairs an interest which they either feel superficially or do not feel at all. They seem to think that the daily life of a child is not of much account. Not only is it of the utmost account, but it also requires the constant exercise of imagination for the parent to get near it, not to speak of keeping close to it. In this regard my wife is more successful than I am; I suppose a mother is almost always nearer the children than the father. But, with my wife's help, I have succeeded in keeping the children from getting very far away from me.

In regard to the more private and intimate affairs of life I have made a great effort to be frank with my boys. So far as my daughter is concerned, I have left the whole matter to her mother. With the boys, so far as I can remember, if I have ever taken a superior tone, it has been on account of some conceit in me that I have not yet discovered. I have let them see pretty plainly, that, no matter what a hero their love might make me in their opinion, I have the passions and the weaknesses and the temptations of humanity. The father who plays the hypocrite before his children is not merely contemptible; he is short-sighted; the time will surely come when the children will find him out. I believe that my frankness has enabled me to help my boys over some serious temptations. At any rate, they have talked over situations with me that many boys would never think of discussing with their parents. They knew that they could trust me and, no matter how far astray they might have gone, they knew that they were still my boys and that I loved them. On some of these occasions they were in the beginning anxious to keep their mother out of the confidence, and among the memories I most cherish is that on every occasion, at my suggestion, but without the least coercion or urging, they have ended by voluntarily going to her. To me, it is a pretty sad thought that there should be anything in life too serious or too unpleasant to be discussed by people who love one another. Some of the worst misfortunes result from concealment. Again and again I have said to my boys: "When you are tempted, don't think there is anything unusual or shameful about it. If you need help, come to me, and I will match your temptation by others out of my own experience." To some parents this course may seem dangerous, and it would be dangerous if it were not backed by a thorough understanding and sympathy on either side.

I am past fifty now, and I have reached the time of life when I do not mind being called middle-aged; but I should be indignant if anyone should call me old. Henry, I suppose, knows my weakness, for he often playfully calls me The Kid. When I compare my experience with what I know of the average human lot I realize how many dangers I have escaped. I sometimes ask myself why I have escaped them. Why have I been happy when so many other men just as good and better have been unhappy? Well, the chief reason has already been made plain here: because I have a good wife. And yet my wife is no better than many another man's wife, and if she were looking over my shoulder at this minute she would heartily echo this statement. Though I have never had one disloyal thought to her since we were married, I will admit that I have seen plenty of women whom I could have loved just as dearly. She has often said in my presence that she has seen plenty of men that she could have loved as she loves me. Here I suppose I shall shock a great many people—especially young lovers. That is just where all those people will show that they do not understand what love is at its best. Most young lovers are egoists and, like all egoists, they are utterly selfish. They think that no lovers ever loved as they do and they feel superior because such love has been given them to feel. If they do not get over that idea pretty quickly, they are likely to get into trouble and they will continue to be what they are—bores. I believe that my wife and I would have grown tired of each other long years ago if we had not felt the common humanity in our love, and if we had not seen that our love had been given to us for some divine purpose. I honestly think that our love, instead of making us conceited, has made us humble, just as it has made us better. We have recognized it as something, in a way, outside of ourselves, and we have guarded it. And right here I touch upon one of the chief causes of my life's happiness. To nearly all people love is given at some time, love as strong as ours. The great tragedy of life is that most people do not know how to protect

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and nourish it. Sometimes both the man and the woman kill it; sometimes only one of them does it. I believe that the blame is usually deserved by the man. Most men are selfish, and selfishness invariably defeats itself, just as unselfishness always brings in a usurer's reward. Most men have no understanding of women and no real respect for their qualities. Worst of all, they have an impatience with women's sensibilities. In this country, where so many of the customs of the older civilizations do not adhere, customs that express the accumulated wisdom as well as the accumulated prejudice of centuries, when a woman marries she places herself at her husband's mercy, especially when she has no money of her own. He can give her just as much or as little money as he pleases and in every way he can take advantage of her position and her weakness. As husbands go, I believe that American husbands are ranked high, particularly those who have money; but while the average American husband may be generous, he is not, what is much more important, merely just. He is especially scornful of the amenities of life, which contribute so largely to a woman's happiness.

Soon after I was married, I saw, what most newly married men see, that I was united for life with a being very different from myself in many ways, notably in mental processes. I also saw, what a good many married men do not see, that, though I might consider those mental processes wrong, it would be a mere waste of time and a cause of pain to meddle with them. So I let them alone. Occasionally, I found—I confess, to my astonishment—that those processes produced results remarkable for their shrewdness and truth. Another thing I discovered: that certain things which I liked to say and do, though they seemed to me harmless, caused my wife great distress, a kind of distress, moreover, that went apparently into the very fibre of her being. So I stopped them. Many married men go through life insisting on doing these things simply because their selfishness and thick-headedness make it impossible for them to see why they should stop. They pay dearer for their indulgence than they ever find out.

When my boy Frank had been married a few weeks I dropped into his apartment one evening as he and his wife were at dinner. I discovered him sitting opposite her with a newspaper held up before his face, absorbed in reading. If he had given me a blow between the eyes, he could not have hurt me more. I said nothing to him at the time, but I went home and talked with his mother. We both felt ashamed of him, and accused ourselves of being to blame; but my wife finally comforted me somewhat by saying that Jeannette was spoiling Frank. She suggested that I talk with Frank, and I suggested that she talk with Jeannette. She at once vetoed my proposition on the ground of policy, and the next day I had a good talk with my boy. He seemed to think that I was making a good deal out of a small matter and he staggered me by saying that he often read the paper while he sat at the table with Jeannette. "Do you read aloud to her?" I asked, and he shook his head. "She doesn't care much about the news," he replied. It took me a long time to make him see that his reading the newspaper at the table was a purely selfish act, not serious in itself perhaps, but certainly unfair to his table companion. The word *unfair* opened his eyes, for I have rubbed it into him all his life that unfairness of any kind is not only one of the most contemptible of all qualities, but one of the greatest causes of unhappiness between people. Fairness—that is the quality that keeps married people in harmony, just as it harmonizes all people. Both husband and wife must be fair to each other, which means, considerate of each other's rights and sensibilities. Some of the finest natures in the world among both women and men are embittered and made hateful by being treated with unfairness. In my own case, I need hardly say that I have always received as much consideration as I have given, and a great deal more. But my wife is one of those women who can be generous and at the same time can convey to others a sense of her ability and her determination to take care of her rights. She loves her own rights so much that she has always felt over-solicitous about mine.

As I look back on what I have written it seems to me that I have been representing myself as a model husband, whereas I am nothing of the kind. I believe that, as husbands go, I am a pretty good one; but I have had many defects to overcome and some of them still persist. In the first place, though I love my home, I am not by nature what is called a social man. Those little social duties, which my wife, like all women, regards of the highest importance, have al-

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ways been irksome to me. And yet, from a sheer sense of duty, I have succeeded in forcing myself to pay them proper attention; at any rate, sufficient attention to satisfy her. I know several men who, in this regard, are inexcusably neglectful and keep putting their wives to shame. This is one of the most frequent causes of domestic trouble. One reason why I dislike social life is this, and in this regard, too, I resemble thousands of other men: though I love my wife, I care very little for the society of women in general. To be honest, women bore me, with their talk, their foolish laughter over nothing, their exaggerated dress, their fondness for bragging about their husbands and about their own trifling affairs. My wife often scolds me for this feeling; but she long ago became used to it. As a matter of fact, there is very little in common between men and women. Together with other evils, civilization has created a wide gulf between the sexes. In this very fact lies the cause of many a failure in marriage.

There is another confession that I have to make. Some married people will understand it; others will not. Everyone who has ever been married knows that between married people in general there exists a kind of community feeling. Now this feeling has always been odious to me; just why, it would be hard for me to say. I am keenly conscious of my prejudice in this regard when I am at a hotel, where a lot of married people are housed together. I never stay in one of these places for more than two or three days without experiencing a strong desire to bolt. As for the conversations about their most private affairs that many married people hold, they seem to me simply loathsome. Women indulge in them more than men. The men usually learn of them through the reports of their wives. My wife long ago ceased reporting them. I dare say that I am narrow; but whenever I hear of married people discussing their intimate life, especially when they say that they do not wish to have children and do not intend to have any, I feel as many women do when they encounter their erring sisters.

So many years have passed since our children began to come, that it almost seems to me as if we had always had children, just as it seems as if I had always been married. My wife and I agree that the greatest happiness we have known has come from the love of our children. They are not remarkable children—though my wife disagrees with me in this opinion—and I rejoice that they are not. They have no particular gifts, and not one of them is a beauty. At times they have all been hard to manage, and our younger boy, when he was eighteen, gave us a good deal of alarm; but they have all come out good and useful members of society. Sometimes, when I think of certain aspects of life, I wonder that people dare to bring children into the world. It really seems to me an extremely hazardous proceeding. My wife says the idea is morbid and that I ought to be ashamed of it. And yet she has acknowledged to me that whenever she sees one of our children unhappy and sorely tried by temptation, as Henry was at that time I just referred to, she feels the responsibility of having given them life. I wonder if many parents feel in this way. I certainly have felt so very often. It contradicts my pet theory that life, no matter how hard or how disappointing it may be, is worth living; the harder the struggle, the finer the victory. But our poor human nature is very contradictory.

My life has been, I suppose, fairly complete, and sometimes I ask myself what has been the great lesson that I have learned from it. It is this lesson, which is as old as the world, but which has to be learned all over again from experience by every one who is born: that we are what we make ourselves, and that every thought we have and every act we perform counts for good or ill. In other words, it pays to keep straight.

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LITTLE STORIES OF REAL LIFE

Alas, Little Kitty!

By Juliet Wilbor Tompkins

IN all the range of created literature, Stella's favorite was a poem beginning,

Alas, little Kitty!
Do give her your pity!
She had lived seven years and was never called pretty.

Stella did pity her, passionately, and with an abiding sense that here was some one who would have understood. Stella was so ugly that, in the intervals of joyful and boisterous play, she used to crawl under the guest-chamber bed and weep about it. This did not improve her looks, but it helped her to bear them. Kitty's

Hair was bright red and her eyes were dull blue,
And her cheeks were so freckled,
They looked like the speckled
Wild lilies that down in the meadowland grew:

to Stella a more bearable ugliness than her own dull browns and greeny grays; but the freckles were their common affliction. Stella hated to look up at the evening sky, the arrangement of the stars reminded her so poignantly of her own poor face. "Alas little Kitty" was told at the end of the poem that "it is only good children the angels call fair," and this had a modest influence on Stella's character; but she found it on the whole cold comfort. Stella yearned to be regarded as a fairy queen; so keen was the desire that sometimes she forgot the facts for a brief hour and strutted gloriously, believing that all who saw her said in their wondering hearts, "What a little fairy queen that child is!" And then a chance mirror shocked her out of her paradise, very hurt and ashamed; or some elder whose front teeth had ceased to fluctuate called her a "toothless monkey" for her smile, and the glamor fell away like the enchanted garments of Cinderella. The underside of the guest-chamber bed was all that remained to her.

For some years "The Ugly Duckling" had also its measure of comfort, but when she had come to her seventeenth birthday and no swanlike graces had set in, Stella put that away with the fairy-queen delusion and firmly dedicated herself to Facts. It was a memorable morning when she buried romance—lying on a hard bench under an old apple-tree, which had gradually come to take the place of the guest-chamber bed. The hour of reckoning had been approaching for weeks; ever since Madison Emmet had come home for his summer vacation. The boys had always shown a friendly liking for Stella, and she had taken it gratefully, having a vast capacity for making happiness out of scant materials. And now Madison, very grown and collegy, was as friendly as ever, even while he camped on the doorstep of Floy Havens; but someway Stella was no longer grateful. If nature had not made her irrevocably sweet-hearted, she would have hated Floy: as it was, she only hated herself. Last night the two had waved to her cheerfully as they went by in the direction of the river, oars clattering on Madison's stout shoulders. Something had hurt horribly the rest of the evening.

The morning had been spent at the dentist's, always a deeply mortifying experience; for, however kind he showed himself, she could not forget the secret distaste he must feel for the little pug face he had to deal with. To-day it had left her doubly raw and sensitive, so that she flushed hotly when the man beside her in the car changed his seat for one opposite. Stella did not blame him in the least: how could anyone want to sit beside so very ugly a young girl! But the gay cloak of a naturally sunny disposition failed to cover her needs any longer and she faced the apple branches with a stern determination to map out a rigid course of life, such as the "Alas little Kittys" must all tread, and to

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follow it with no more weak essays into the flower paths of the fair in face.

"It is no use," she told herself grimly: "no one will ever care for a girl who looks like me. There is no sense in hoping for it and dreaming about it. I shall never have a lover, and—from—this—minute—" Stella's clenched fist struck the back of the bench—"I shall never expect one nor hope for one. And I am not going to sulk about it," as sudden tears filled her eyes. "People are lovely to me; they ask me almost as often as they do any of the girls—except Floy, of course; and I'll make it up to them by being just as nice as I know how. And I'll always be good to outsiders of every kind. When I'm really old—twenty-eight or nine—I'll adopt some orphan children—ugly ones! And I'll help them through." She faced this prospect with interest, and even paused to select names for the orphans. She was hesitating between Geraldine and Marie Rose when Madison's voice, calling his dog on the other side of the hedge, made her start up. If she scuttled across the small patch of orchard, she would have just time to stroll to the gate before he passed, and her feet were already on the ground: then she paused. Was this putting away dreams?

"I am not going to hang about for what I can't have," she said bravely. "I have done with it forever and ever. It isn't for me!"

Madison's whistle died away in the distance and the little pug face plunged into her elbow.

Everyone continued to be kind to Stella, increasingly kind. By the time she was twenty she was asked quite as often as Floy herself, a fact which gave her pangs of wondering gratitude; but it did not tempt her back into dreams. Perhaps they were never very far away; but their alluring shimmer was sturdily ignored. Apple-tree vows were not lightly broken with Stella.

It was faithfulness to her vow of kindness to outsiders that led her to take up the cause of Frank Herbert.

"What is the sense of cutting him?" she argued with Floy. "If the horrid girls are the only ones who will speak to him, he will slide back into the same thing again. And he is trying awfully hard to turn over a new leaf and all that—his mother told Aunt Mary so. She says he feels dreadfully."

"I think it's encouraging vice not to punish him in some way," said Floy with prim resentment: Frank had been one of the brightest jewels in her crown before his fall.

"Well, I think it's discouraging vice to help him up again," Stella maintained.

And so Frank, the ostracized, still smarting over the tumble from the easy pinnacle that his good looks and his tenor voice and his powers of flirtation had given him, discovered that there was after all one decently broad-minded girl in town, and accepted Stella's friendliness with an air of congratulating her on her common sense that would have been trying if the pathetic gratitude beneath had not betrayed itself so plainly.

He sang to her and brought her books and wrote her florid notes, but was scrupulous never to be seen with her in public, an admission of his altered position that was very touching from the complacent Frank. When the other girls gradually relented, first into bows, then into easy nods and even handshakes and invitations, he met their advances with grave reserve and still devoted himself exclusively to Stella.

"Poor fellow, he is absurdly grateful," she thought amusedly. "He doesn't have to stay—but I don't just see how to tell him so!" And so she invited Floy over for an evening when Frank was expected; and Floy not only came, but she wore her new pink organdy, and had evidently quite forgotten the danger of encouraging vice. Frank was civil to her, but he could not be dislodged from Stella's side, and Floy had to content herself with a high school infant who had dropped in. It was not a successful evening.

When the infant had taken a sulky Floy and her pink flounces home, Frank still lingered, pulling absently at the honeysuckle that screened the porch. Stella shook her head at him.

"I didn't think you were so very nice to Floy," she said. "What is the use of cherishing resentment?"

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"I don't," said Frank. "She was in the way, that was all. I wanted you to myself." If Stella had not put away romance, a strange little stir in the air would have warned her. But she thought it was the warm night and the honeysuckle that enfolded her, and stood wholly unaware. Frank drew nearer and touched her hair with a heavy spray of blossoms. "There's no one like you in this whole silly town," he said quickly; "nor anywhere else, for that matter!"

The honeysuckle was becoming very strong — almost overpowering. She put a hand on the railing to steady herself, but she managed to laugh.

"You are ridiculously grateful, Frank," she protested. "I only—"

"Grateful!" he broke in hotly. In the darkness she felt a heavy hand on her shoulder. A blind moment followed. It was not until his step was on the walk outside that Stella realized the kiss on her cheek.

Being a nice girl, her first instinct was one of shocked anger; but once up in her own room, whither outraged propriety had carried her with a rush, a wicked little contraband joy stole in on her resentment and grew and grew till it filled her whole being. Frank, poor, pompous butterfly, was nothing—but the kiss was everything, everything in the world. For it had not been born of gratitude!

A new knowledge was suddenly thrust upon her, a consciousness of a power that had little to do with beauty. "Me, too!" she cried, beating her clenched hands softly together in the dark. "Oh, me, too!" The banished dreams came back in a flood, till the air was luminous about her and her eyes were wet with tears. All the treasure of the earth had been put into her hands in that vibrating moment behind the honeysuckles. There was no doubt, no need to prove her right to joy. All at once she *knew*—this marvelous secret of femininity that had been hidden from her all these years. The fairy-queen dream was true, after all. Outwardly she lay down in her bed, but all night she marched to music with wide-open eyes and scarlet cheeks.

In the morning Madison Emmet, just home from his last year of college, paused to speak to her across the gate on his way to Floy's. She was still marching to music as she came down the path. His smile quickened as he looked into her shining eyes.

"Why, you've grown up!" he said vaguely. She felt a childish impulse to tell him her wonderful secret, but laughed it down.

"Yes, I've grown up," she said. "I think 'Alas little Kitty' grew up, too."

"I don't know what you are talking about," said Madison; but he followed her in to the porch.

Cupid in Uniform

By Tudor Jenks

IT was the custom of the messenger-boys attached to the station in Blank Street to hold a grand Annual Sociable during the holiday season. Every messenger was in honor bound to turn over to the common fund all tips that came to him in the regular course of business for two months before the appointed day.

This momentous fact I should never have known if I had not cultivated the friendship of Mike. Mike was a descendant of Hibernian kings, wore freckles across his *retroussé* nose, and had a confidential air that to me was irresistible. Our acquaintance began with a wink I had bestowed upon him in an unguarded moment, a wink that put us on terms of easy comradeship ever after. This is not a plagiarism from Bret Harte, who once was the victim of a similar wink; we both had the same experience, that is all, and the results were alike.

After learning of the purpose to which the tips were to be devoted, I did my duty like a man and took a keen interest in the state of the Sociable's finances. For a while all went on swimmingly, and we both were elated. Suddenly I learned from my friend Michael that there was a dark cloud on the horizon.

The trouble, it seems, was with Box No. 9148. Mike assured me that for a long time a call from 9148 had meant a "socking good tip." This box pertained to a certain howling swell (the reader will understand, I hope, that this description is Michael's, not mine), whose name may be here put down as Walter Jackson, though the real name was intrusted to my discretion by my young informant with no inhibition as to its being made public. This party, Jackson, had made a free and lavish use

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of the messenger-service as an aid to his courtship of a delectable maiden whom we must fictitiously call Miss Anderson. Notes were frequent, bouquets not rare, and small, costly things from the jeweller's far from unknown. Every call meant a tip, many were good for two. Naturally, 9148 stood for a good thing in the Sociable budget, and any interference with this source of revenue was a serious matter in the office. And the dark cloud to which I have referred had been lowering directly over that very spot.

One day when I had summoned Mike for an errand, I saw at a glance that he was bursting with importance, and it needed no question to induce him to tell me the whole story. As I was detained at home by a slight illness and was glad to be entertained, I agreed to mark his ticket: "Detained fifteen minutes." Here is the thrilling tale:

"'Twas like this," said Michael. "It was up to the new boy to get the next call. He got it, and he was gone till we all went crazy. For it was 9148, you know, and we was wild to know would he strike pay-dirt for the Sosh."

"The what?"

"The Sociable. 'What d' yer get?' says we. 'Nothin',' says he. 'How's that?' says we. 'Wasn't it 9148?' 'Sure,' he says. 'And there's something gone wrong. I didn't get a living tip, and they was both cross and short. Her eyes was red, and he had a cigar without no light to it. It's all off, you bet.'

"'How many notes did they send?' says the Dago. He isn't really a Dago, you know, but that's what we call him. He has big black eyes, an' curly black hair, an' is a kind of thin-faced chap. Smart? Well, I guess yes!

"'Notes?' says the new boy. 'One, two—

three each, makes six. They was six notes.'

"'Gewhillikins!' says the Dago. 'That's trouble, sure. An' we had 9148 down good for four plunks. Say, Softy, they'll call again as soon as they can catch their breath. Whose turn is it?'

"It was me next on the bench, an' so I sings out: 'Mine.'

"'You're not up to this,' says the Dago. 'This takes a S. Holmes. Mike, you let me go. There's plunks in this, and it's got to be handled careful. I think I'm on to this, and we want them to kiss and make it up, or we'll be four out, an' maybe no Sosh this year.'

"'O. K.,' I says; 'if the manager don't get on to it, I won't peep.'

"'Oh, he'll never know,' says the Dago; and he didn't.

"Pretty soon we heard him say: '9148. Who goes?'

"'Here you are,' says the Dago, and he was outside before the manager could say a word. That got the manager all right, and he says to the outfit: 'That is the way to answer a call! *He* wasn't asleep!'

"The Dago was gone twict as long as Softy had been; 'bout two hours, I guess. An' when he come back we didn't lose no time askin' for a bulletin.

"'Did you fix it?' says I.

"'Did I?' says he. 'Like a breeze. But it's lucky for the Sosh that I went. Some of you fellers would have balled the thing all up.'

"'How'd you do it?' asked the new boy.

"'When they had fired off a note more apiece,' the Dago says, 'I saw it was no fake, but solid trouble. So I went back from the girl with a scheme all cooked.

"'Mr. Jackson,' says I, 'excuse me, but ——'

"'What's that?' he says, pretty sharp. And I was scared a little, but I thought of the four plunks, an' I braced.

"'Well, sir,' says I, 'I been to Miss Anderson's a good lot of times for you, sir, an' a nicer young lady there ain't in our district, sir. So when I see her a-worryin', I feel like sayin' for myself an' for the other boys on the station that we'd like to help her out, if it's anything that we can do.'

"'Worryin'? How do you mean?' he says.

"'Well, if you will excuse me, she must be gettin' some awful bad news from your notes, or she wouldn't be a-cryin' her eyes out.'

"'What do you mean?' he asked me, mighty sharp, I can tell you.

"'Maybe I oughtn't to tell you,' says I,

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'but I heard her say to herself: "If I only could *see* Walter!" Your name is Walter, isn't it?' I asked him, mighty innocent.

"'Did you really hear her say that?' I asked the Dago.

"'Well, she sighed, anyhow,' says he. 'Course that's what she *meant*. She tore up two notes while I was there, an' that means they don't know what they want to say. So then Mr. Jackson he gave me a half-dollar—chuck it in the Sosh-box, Shorty—and then he says:

"'You needn't wait, messenger, I shall try to call on Miss Anderson very soon.' An' there is where I got in me fine work. 'Better let me take the message, sir,' says I; 'it looks like rain.' 'No,' he says, 'I must go that way, anyhow.' Then I slid.

"'But maybe he won't go,' says the new boy.

"'He went,' says the Dago. 'I seen him. I shaddered him the whole way to make sure.'

"'But p'r'aps they won't fix it up.'

"'You make me loose-jointed,' says the Dago, looking scornful on the kid. 'Ain't they *spoons?* An' wasn't she on the weeps? We'll all be dealing out wed-tickets in a few weeks, sonny.'

"An' the Dago was solid as a froze ham," Michael concluded. "You had ought for to seen the scads we raked in for the Sosh when they two was hitched! We have the spread next Thursday, and it's goin' to be the best ever! How many tickets do you want?"

I wanted none. I took five, at a quarter each. Michael informs me that the Dago is expected to make a speech, and is sure to cover himself with glory. I cannot attend, but I should be glad to dispose of my tickets at a reasonable discount.

A Military Comedy

By Elliott Flower

THE first time that Jason Griggs and his son met after they both were members of the State militia was a memorable occasion for the father.

"Say, Tom," the father began, "I wish ——"

"Salute!" ordered the son.

"Hey?" exclaimed the astonished father.

"Salute!" repeated the son.

"Why, you impudent, disrespectful——"

"Straighten up and salute or I'll order you under arrest!" interrupted the son, and the father was so startled that he obeyed orders.

"Now, if you have any business with me, you may state it," the son added.

"Why, Tom——"

"Captain," corrected the son.

"By thunder!" cried the father, "it ain't so long ago that I laid you over my knee and walloped you, and I'll be doing it again if——"

"Sergeant," exclaimed the son, turning to a non-commissioned officer, "place this man under arrest for insubordination in refusing to show proper respect for a superior officer after repeated warnings."

"Yes, sir," replied the sergeant.

"Now, see here, Tom," protested the father.

"Deliberately repeats his offence," commented the son. "Take him to the guard-house."

"I don't want to go to the guard-house, Captain," pleaded the father, outwardly respectful but inwardly rebellious. "I'm having a hard enough time, anyhow."

"Oh, very likely it's all due to your ignorance," admitted the Captain magnanimously. "You'll know better in time. Let him go, Sergeant."

Whatever Jason Griggs had intended to say to his son had been driven from his mind, and he now sought his tent to think the matter over. It was his first experience in camp. His son had joined the militia some time before, but Jason was little more than a raw recruit. A military fever had swept over his home town a few months earlier, with the result that Company E of the Sixth Regiment had swelled to over twice its normal size. The feeling became prevalent that every man who was able to carry a rifle should receive at least a little military training. This war spirit, that sometimes pervades a country without any appreciable reason, is a strange thing and leads men to do strange things. The military age, as far as Company E was concerned, was tacitly stretched to take in all able-bodied males from seventeen to forty inclusive; and Jason Griggs (age thirty-nine) found himself drilling under his son (age nineteen).

"That boy," mused Jason bitterly, "put up a job on me deliberately. It was he talked me into joining when the others began to get enthusiastic. Then he got me into this regimental camping business. I didn't want to come and get mixed up with the companies

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from other towns. I'm all right in E company where everybody knows me, but this regimental camp has me all tangled up. He keeps me in the awkward squad, too, and when I go to tell him he's got to fix things up so that I can go home, he orders me under arrest for calling him 'Tom.' That boy wouldn't let me stay home and, being Captain, he can prevent me going home, and he's making things mighty interesting for me here. It looks as if he had deliberately gone to work to separate me from my parental authority because I wouldn't let him marry Ida before he's twenty-one. But wait till I get him back to where I am boss." The youth was his son and his employee, and in this dual authority there would be many opportunities for discipline as soon as they should both be out of camp. He was training the boy to succeed him in business, and the training had been somewhat severe. Likewise, parental authority had been exerted with some strictness when it seemed to him for the boy's good, although it was his aim to be as lenient as he considered consistent with proper discipline. He was never unreasonably harsh; he wished to have his son's affection and confidence as well as his respect, and he had succeeded so well that there had been no open revolt, even when he refused his consent to an immediate marriage when the boy requested it. But Tom evidently had neither forgotten nor forgiven this, and had deliberately lured his father into this predicament.

"Smart boy!" mused the father, grudgingly admiring. "But wait till I get him home!"

At this point in his reflections came a disconcerting interruption.

"You're detailed for police duty," was the word brought to him.

Now, Jason had been just long enough in camp to know that police duty, in a military sense, is the work of cleaning up, and is, therefore, the drudgery of soldier life.

"Hang it all!" he cried, "don't I get any chance to rest?"

"Captain's orders are to assign you to police duty and put you in the guard-house if you make any fuss," was the reply. "He says you've got to learn the value of discipline."

"Discipline!" roared Jason. "Why, the blamed little——"

"Careful, careful," cautioned the corporal who had brought the message. "It's a mighty serious thing to call a superior officer names. You'd better get right out and report for police duty."

Jason wearily obeyed orders, and presently was busy with a rake and his thoughts. He was perspiring freely, as much from mental as physical exertion, when the boy happened along, and stopped to watch him tantalizingly. But the father had learned wisdom and said nothing.

"I wish," said the boy to the non-commissioned officer in charge of the squad, "that you would be especially watchful of Private Griggs. He is disposed to shirk his duties and seems to be utterly lacking in the military spirit. In the interests of the discipline of the national guard he must be taught obedience and respect."

"Discipline!" cried Jason, exasperated beyond the restraints of prudence. "Obedience and respect! By thunder! that's what there's going to be when we get back home!"

"Is he out of the awkward squad yet?" asked the Captain, ignoring this remark.

"No, sir," replied the corporal.

"He seems to be extraordinarily backward," commented the Captain. "We must do the best we can with him, of course, but I doubt if he'll ever make much of a soldier. Give him a gun and put him through the manual of arms."

"Now, let this blamed foolishness stop," entreated Private Griggs.

"Totally lacking in the military spirit," remarked the Captain with a despairing shake of his head. "It's a thankless task trying to make a soldier of such unpromising material."

"Who wants to be a soldier?" demanded Private Griggs. "All I want is to get you——"

"To the guard-house!" ordered the Captain. "I have tried to be as lenient as possible with the poor fellow, but——"

"Oh, give me the gun and let me drill!" said the private resignedly.

"Try him, corporal," instructed the Captain. "I'd like to see if there is any hope for him."

Private Griggs was given a gun, and the corporal began putting him through the manual of arms, while Captain Griggs looked on

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and made occasional gestures indicative of utmost despair.

"Awful!" groaned the Captain. "I wonder whatever induced him to join the national guard."

"You ought to know," retorted the private bitterly.

"As soon as he is relieved from police duty," said the Captain, "take him out back of the camp, where no one can see him, and drill him in the manual for an hour. Then send him to my tent."

Perhaps the Captain winked at the corporal. At any rate, the latter seemed to have a glimmering idea of the situation, and that hour of drill was made as trying as possible. Bringing Private Griggs to "attention," the corporal settled himself comfortably in the shade of a tree and made the awkward private work. It was hot in the sun, and the comfort of the corporal accentuated the discomfort of the private.

Then the private was marched to the Captain's tent and stood at "attention" while the Captain looked him over. The Captain was smoking a fragrant cigar and he considerately let the private get a few whiffs of it.

"Position bad," said the Captain.

"I know it, sir," admitted the corporal, "but he doesn't seem to be able to hold the correct position."

"Well," said the Captain thoughtfully, "as a matter of family pride I've got to make a soldier of him. Leave him here, and I'll see what I can do."

The Captain, still with his cigar, brought out a camp-chair and seated himself.

"Now that we're nice and comfortable," he said, "I want to tell you something—a sort of story that may interest you."

"Comfortable!" cried Private Griggs. "Why, you——"

"Attention!" thundered the Captain, and the private obeyed instinctively. "Carry *arms!* Present *arms!* Support *arms!* Carry *arms!* Order *arms!* Parade *rest!* Now, as I was about to say, the age at which a young man may properly marry depends upon himself and the circumstances. A wayward, erratic fellow, who seldom knows his own mind, may properly be held in check by parental authority until he becomes of age."

"Why, confound it, Tom——"

"Attention!" ordered the Captain sharply. "Carry *arms!* Right shoulder *arms!* Carry *arms!* Order *arms!* Parade *rest!* To resume, a young man who has been intimately associated with a girl all his life, and has learned to love her and has grown up in the expectation of marrying her, may properly insist that he knows his own mind and shall not be compelled to wait until he is twenty-one."

"But, Tom, no boy of nineteen——"

"Attention!" commanded the Captain. "Carry *arms!*——"

"Oh, cut it, Tom!" pleaded Private Griggs.

"Attention!" thundered the Captain. "Silent manual, carry *arms!*"

Brought back to "attention" at every interruption, the perspiring Private Griggs yielded to force of circumstances and went through the silent manual that was a feature of the company's exhibition drill, with such snap as his weariness would permit.

"Now, I know a young fellow of nineteen," said the Captain, when the private had again reached "parade rest," "who has been engaged for a year to just the nicest girl that ever lived, and they're both mighty anxious to be married. They've known each other from childhood, so it can't be said that it's one of these passing fancy affairs. And the young fellow has been working hard in his father's office and is getting a fair salary and is promised an interest in the business a little later, so it can't be said that he has no prospects. Now, Private Griggs, don't you think that young man ought to be allowed to marry at once?"

"No, I don't," returned Private Griggs sullenly.

"Attention!" ordered the Captain. "Carry *arms!*"

"Yes, I do!" cried Private Griggs. "For heaven's sake, Tom! marry her, if you want to, only let me go home."

"You consent?"

"Yes. It seemed to me wise to wait awhile, but I always did like the girl and you've convinced me that you know your own mind."

"Private Griggs," said the Captain, "you have grown so wonderfully proficient in drill that I think you may properly be relieved from further duty with the command at this encampment. Will you join me in a cigar?"

"I will," returned Private Griggs.

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With the Procession

Happenings of the month—stories, personalities, compact epitomes of events that are making history.

RAISE THE PRESIDENT'S SALARY

WE approve heartily the proposal to make the salary of the President of the United States $100,000 a year. That sum is none too large for the dignity of the office, the size, power, and wealth of the United States, and its place among nations. It is not necessary to compare the President's salary with the sums, often enormous, given to the rulers of other nations. It is self-evident that he should have enough for the dignity of his great post and all the expenses which he is called upon to undergo in order to discharge worthily all the numerous official duties of entertainment and of charity that are forced upon him. He should not leave the office a poor man. He should not be compelled to put his hand into his own pocket to meet expenses that from first to last are essentially and inescapably official. Fifty thousand dollars a year for an official who may be said to live in public and to spend for the public is a ridiculous pittance, large as it may seem to a private gentleman in the country. Give the Presidents enough for their family expenses and their great public expenses, and a little something to "lay up" besides. Are the great life-insurance companies richer than the United States?

VIVE LAJOIE

HAIL to the greatest and Fourth Napoleon, Napoleon Lajoie, of the Clevelands. His name leads all the rest on the list of the "official batting averages" of the American League of baseball artists. Here is a wonder as well as a joy. In 140 games, he went to the bat 554 times, and made 211 safe hits, an average of 381. Next stands "Willie" Keeler, of the New York "team." "Willie" went to the bat 539 times in 143 games, safe-hit 185 times, and achieved an average of 343. Due glory shall be paid to these ball-compellers, these bearers of the magic bat. Another memorable event in baseball is the somewhat tardy but gratifying resolution of the National League to play a "post-season" series of games with the American League next fall for the world-championship. A high joint commission of three will preside over the series of seven games. The "baseball public" has been eager for such a final and an earthquaking battle of the giants, and has regretted the refusal of the officers of the triumphant New York Nationals to play a "world's series" with the triumphant Boston Americans. Next fall we shall know beyond dispute who are the real Nine Worthies, the nine greatest men in the world.

RHODES SCHOLARSHIP

SEVENTY-FIVE young men, between the ages of nineteen and twenty-five, have been appointed to scholarships according to the terms of the Scholarship Bequest of Cecil Rhodes, and are now students at the University of Oxford. They come from the United States, Canada, Newfoundland, Bermuda, Jamaica, Germany, South Africa, Australia, and New Zealand. Annual scholarships are provided for Germany. Our states and territories each have two scholarships in three years. By 1906, the full number of Rhodes scholars, about 190, will be in residence at Oxford. Thereafter, vacancies will be filled in order as each group completes the three years' course. In a few states and territories no suitable candidate was found. By Mr. Rhodes's wish, moral and athletic as well as intellectual qualifications were considered in choosing his scholars. He wanted men, not mere memory-machines and burners of the midnight oil. It will be interesting to watch the career of his beneficiaries. They have been warmly welcomed to the banks of Isis. The Americans have especially distinguished themselves in athletics, and have won some seven out of nine field "events," if we remember

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correctly. Not once or seldom in our Oxford story athletic prowess was the way to glory. They talk of an American "Eight" already.

THE INTERMUNICIPAL COMMITTEE

SPONGE the "domestic" problem off the slate! The Intermunicipal Committee of Household Study, composed of Boston, Philadelphia, and New York women who have pondered the relations of employers and servants, has opened its bureaus. If you have views about, or troubles with, the belles of the kitchen, apply at the nearest Intermunicipal Bureau. It will instruct you in domestic science, teach you how to treat your servants, "place the situation clearly before employers and employees," as if it weren't clear enough already that the demand for servants is greater than the supply, and that, consequently, the ladies below stairs are mistresses of the situation and can always get one without any bother. But sweet is the voice of consolation. We don't know, and apparently the Intermunicipal Committee doesn't know, just how it is to help you if the cook has driven you out of her sanctuary with a rolling-pin, but at worst you will get sympathy at the nearest bureau.

PENNY VAUDEVILLE

IN Buffalo, in 1892, two young men, slender of pocket-book and strong of foresight, stocked a little room with phonographs, which sang for five cents. Moving pictures were added. The concern thrived. The entertainment was enlarged by each new automatic invention of this automatic age. The enterprise was moved to New York City and capitalized at $500,000. Its outshoots prospered in all the smaller cities. Transplanted to Europe, it grew like Jonah's gourd and flourished like a green bay-tree. In 1899 the price of admission was reduced to one cent. The money "there is in it" may be guessed from the fact that it takes from $25,000 to $50,000 to fit up a "first-class" penny vaudeville hall. Europe has given as well as received. From her come the machine that shows Cupid distributing fortune-telling cards, the machine which displays the head and bust of a gypsy woman telling fortunes, and other cent-in-the-slot devices. The cost of the gypsy machine is $1,500, of Cupid, $700. As many as 25,000 persons a day pay their pennies at some of these halls. The phonograph and the moving picture are still the "stars," but the strength-tester, the punching-bag, and other athletic contrivances are leading members of the slot company. Kick as we may at the cost of living, we can scarcely complain that the price of this variety of "variety" is too high.

STEEL CROSS TIES

THE Lake Shore and New York Central railroads have ordered 7,000 steel cross ties. These are laid in certain sections of each road. Will steel ties last long enough to more than make up the excess of their cost over that of wooden ties? If they do, wooden ties are doomed, and the steel lords have more money coming to them.

CONFESSION AND SUBSCRIPTION

THE unanimous vote of the directors of the Union Theological Seminary in New York City not to require hereafter that candidates for member of the faculty or member of the board of directors shall declare their belief in the Westminster Confession, was immediately followed by the announcement of gifts of $240,000 for the foundation of two professorships. It is not to be assumed that there was any necessary relation between the vote and the gift, but the sequence is at least curious. It is understood that some men willing to serve on the board of directors would not do so until the Seminary constitution had been relieved of the Westminster Confession clause. Evidently the Seminary expects to gain new teachers, friends, and benefactors by eliminating the Confession. An amendment to the constitution authorizing the members of any evangelical church to take a share in the Seminary work has been proposed. Formally declared unorthodox and refusing to acknowledge the jurisdiction of the General Assembly of the Presbyterian Church, the Seminary is now apparently on the way to a more or less non-sectarian position; and yet its graduates, "unorthodox" as it is, are accepted by the Presbytery. Amid the clash of conservatism and "liberalism," and the seem-

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ingly growing impatience of Protestantism with old rigid creeds and symbols, the course of Union Seminary has an undeniable interest, whether the opinions toward which it leans are to be pursued logically or to be followed, some years hence, by a reaction.

THE BARBERS OF CRESCO

CRESCO, Latin for "I grow," is the ambitious name of a city in Iowa. The City Council of Cresco has passed a thoughtful set of ordinances for the regulation of barbers. One of the rules forbids barbers to drink intoxicating liquor in business hours. A wise rule. A razor-man needs to be sober as a railroad man. But ought not the shavee to be as abstinent as the shaver? It is a poor rule that won't work both ways.

A NEW PROPELLER

THE German steamship lines running to New York have been trying a new propeller, which will make their boats from ten to thirty per cent. faster, if its inventor's expectations are fulfilled. On the thrusting face it has concave blades, which throw the water more outboard than the ordinary propeller. The new propeller increased the speed of a boat thirty feet long from ten to thirteen miles. A patent propeller, put on the Kaiser Wilhelm II. last June, enabled her to win the "ocean record" from the Deutschland. If the new propeller does what its inventor, Mr. Grawert-Zellein promises, the Deutschland can cross in about four days and a half, and attain a speed of from twenty-six to thirty knots an hour.

ALASKA'S TELEGRAPH SYSTEM

WE have never been inclined to think too well of Government telegraph lines, but the construction and operation of the Alaska telegraph system, under the direction of the U. S. Signal Service, have been mighty good work. The system now covers some 3,800 miles, and includes more than 2,000 miles of cable, more than 1,500 miles of land lines, and 107 miles of wireless. The last, installed last summer, is the longest commercial system in the world, and carries the heavy business of the Nome district. Every telegraph station in northern Alaska has to be stocked with food for a year in advance, or the men would starve. Transportation by sledge through the roadless interior involves a good deal of hardship; and repair work with the thermometer sixty below zero is no joke. The soldier telegraph-operator has his troubles. It is a notable fact, by the way, that since the completion of the Alaska system the Secretary of War can communicate by American cable or telegraph with every American military command of any importance, except the guard of the American Legation at Pekin.

FOOTBALL AND "THE MANLY ART"

THE foes of football can often make a good case when they attack the "brutality" of certain games of it and point to its too long list of serious injuries and fatal accidents. When, however, in their excellent zeal they go so far as to compare it with prize-fighting, aren't they a little ahead of the facts? We transcribe a passage from a newspaper description of the final round of the controversy between Mr. Nelson and Mr. Corbett:

"Nelson was landing terrific punches wherever he pleased. Corbett's seconds, seeing the helpless and hopeless condition of their man, threw up the sponge. Corbett was carried to his corner with blood streaming from his nose, mouth, and ears."

Unpleasant details, but necessary to our purpose. Does such effective "swatting," such savage "punishment," occur in football games? Not to our knowledge and memory. Occasional "punches" there are, born of the boiling blood of youth; too frequent "rough play," no doubt; but the injuries are almost always inflicted involuntarily and without malice. We don't believe that the "brutality" of football is compared fairly with that of the prize-ring.

TONGUES OF CHICAGO

NEW YORK CITY, which nurses the illusion that she is the most "cosmopolitan" city in the United States, must yield the palm to Chicago. Here is the census of the languages other than English, and the speakers thereof in the Western Babel. German, 500,000;

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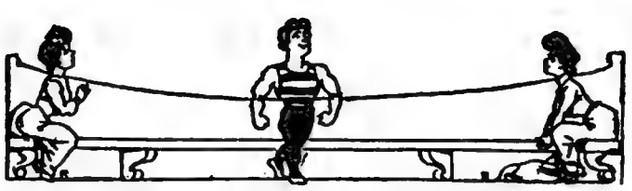
Polish, 125,000; Swedish, 100,000; Bohemian, 90,000; Norwegian, 50,000; Yiddish, 50,000; Dutch, 35,000; Italian, 25,000; Danish, 20,000; French, 15,000; Croatian and Servian, 10,000; Slovakian, 10,000; Lithuanian, 10,000; Russian, 7,000; Hungarian, 5,000; Greek, 4,000; Frisian, Roumanian, Slovenian, and Flemish, 1,000 to 2,000; Chinese and Spanish, 1,000; Finnish, Scotch, and Gaelic, 500; Arabic, 250; Armenian, Manx, Icelandic, Albanian, 100; less than one hundred, Basque, Breton, Esthonian, Gypsy, Japanese, Portuguese, Turkish. What a school of languages! Yet, with ample daily opportunities, how few Americans in Chicago and New York speak any language but English. A waiter who speaks seven or eight languages is no curiosity. Few Americans master even one foreign speech.



MARK THE PERFECT MAN

RALPH ROSE, the first "perfect man physically" ever at the University of Michigan, has earned his hour of glory. On the anthropometric chart he gets the "100" mark for all his measurements. He is the bright consummate flower of symmetry and muscularity. Height, six feet three; weight, 246 pounds; chest, expanded, 47.6 inches; right arm, up, fifteen inches; right arm, down, fourteen inches; right forearm, 12.6 inches—but we sha'n't give a detailed catalogue of his perfections; and it is to be observed that he weighs forty-six pounds more than Tom Reed said any gentleman does weigh. Which shows Tom's prejudice. To be nineteen years old and physically "perfect" is a big lump of good fortune; and we hope that Ralph's intellectuals will be so exercised as to match that perfection.

YALE NURSES

YALE College, like many other colleges, has a bureau of self-help, which finds employment for students who have to support themselves wholly or in part. A Yale professor has applied to the bureau for a Yale "man" to be nurse to his (the professor's) children, boys and girls between two and eight years old. This is a new field for student genius. Undergraduates have done about everything else. Why shouldn't they be good nurses—nursery-men, so to speak? They can't be any "greener" than many nurse-girls. Their language is better. Their health and temper must be at least as good. The experiment should be made. We hope to see in the statistics of the Yale class of 1905 that several or many members mean to make nursing their profession.

A FREE DAILY NEWSPAPER

A FREE daily newspaper is published in Detroit. If you want a copy every day, you order it, like any other goods, of your butcher or baker. If he has a contract with the publishers, he delivers the paper free of charge. There were a hundred thousand subscribers a month before publication. It has plenty of telegraphic news, but as most of its circulation will be in families, much attention is given to "daily magazine" features. But perhaps the "discount" or coupon is the most interesting part of the new newspaper. These coupons can be torn off and used as trading-stamps. The publishers have a shop where the coupons will be exchanged for the wares in stock. Successful unriddlers of rebuses and riddles in the advertising columns will be rewarded liberally. Both coupons and guessings are intended, of course, to quicken circulation. The paper is sold in blocks of from twenty-five to twenty-five hundred to retail tradesmen. The proprietors have the town canvassed thoroughly so as to give as much trade as possible to the tradesmen who circulate the paper. It is a curious departure or arrival in journalism. But won't its readers be spoiled, won't free newspapers teach them to demand free beefsteaks?

AMERICAN NEGROES

THERE are 9,204,531 negroes in the United States, including Porto Rico and Hawaii. Nine-tenths of them live in the South—one-third of its population. Seventy-seven per cent. work on 746,000 farms, of which twenty-one per cent. are absolutely, and four per cent. partially, owned by negroes. There are 21,000 negro carpenters, 20,000 barbers and nearly as many doctors, 16,000 ministers, 15,000 masons, 12,000 dress-makers, 10,000

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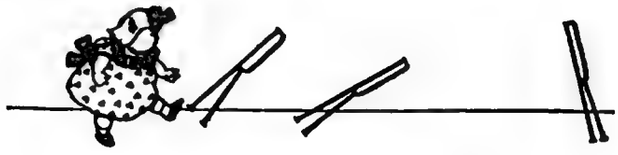
engineers and firemen, 5,000 shoemakers, 4,000 musicians, 2,000 actors and showmen, 1,000 lawyers (which seems too many). Since 1890 negro illiteracy has sunk from 57 to 44.5 per cent. Statistics are rather stupid fellows, but these look bright and full of hope.

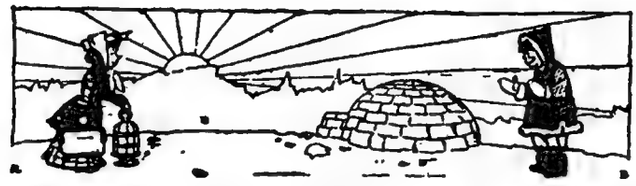
THE SPINELESS CACTUS

LUTHER BURBANK, of Santa Rosa, Cal., who marries old fruits and makes new ones, who robbed the apple of its seeds and the plum of its stone, and has lately invented the "fadeless flower," the crimson-blossomed Australian star-flower—wonder-working Burbank has produced, after ten years' experiments, the spineless cactus. It is described as half as nutritious as alfalfa and yielding more forage to the acre. By many crossings and recrossings of many varieties he made the plant hardier, richer of leaves and fruit; and at last he stole its thorns and made it "soft as silk." If this Arabian Tale be true, this is Mr. Burbank's greatest work. For cactus will grow even in the desert, and its leaves and fruit are food for man and beast. What will the Santa Rosa improver of nature do next? We speak for the stingless mosquito and the cake that you can eat and have.



THE STUFFED CHILD

AT the request of the Comptroller of New York City, Mrs. M. C. Ford investigated the teaching of special subjects in the public schools. Naturally, she finds that by the time the class teacher has done all that is imposed upon her by the music supervisor, the physical-training supervisor, the drawing supervisor, the sewing supervisor, the cooking teacher, the shop teacher, and so on, "there is little time left for reading, spelling, and arithmetic." It is true, as the New York *World* says, that similar conditions exist in most of the American cities. It is not necessary, however, to agree with the *World* that "the real difficulty lies in the fact that the school day is too short for all the work that is done." The real difficulty lies in the fact that a batch of superfluous studies is crowding out the fundamental and indispensable studies. The luxuries have conquered the necessities. The school day is long enough. The school course is altogether too long. The old-fashioned three R's, learned unforgetably in the draughty old district school, "the little red school-house," were the essentials of education, and superior beyond comparison to the smattering of the ornamental, the hodgepodge, the useless stuff that is smothering the poor children's brains nowadays.



GO WEST, YOUNG WOMAN!

A BULLETIN of the Census Bureau shows that in the continental United States there are 1,638,321 more males than females. The bulletin says, very uncourteously, that "Europe has an excess of females." There can't be too many of them; and every other continent has too few. In the United States there are about two more males than females in every hundred of the population. The smallest proportion of males (47.4 per cent.) is found in the District of Columbia; the largest (62.9) in Wyoming. The "excess of females" (forgive the phrase!) exists in less than one-sixth of the American states. It is the unequal distribution of girls and women that makes countless thousands mourn. Although many modern cities have more males than females, yet in 1,861 cities with a population of 2,500 or more, there are 201,959 more of the fair than of the vain sex. The difference in the number of the trousered and the skirted between an average thousand of city and country population is twenty-three. Why is there no Society for the Correction of the Inequality of the Distribution of Girls and Women and for their Transportation to the Uncongested Districts? Why should there be a surplus of this Greatest Good here and a deficiency there? Why must the Eastern spinster and the Western bachelor sigh vainly for one another, like the pine and palm? The saddest plaint of all is sent from Alaska, and is enough to melt those thrilling regions of rock-ribbed ice. In his annual report, Governor Brady, of Alaska, cries for "an influx of New England girls." Go West, young woman, go West!

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OPERA AT THE METROPOLITAN

At the newly embellished temple where New York worships the lyrico-dramatic Muse Mr. Heinrich Conried is giving grand opera in French, German, and Italian with conspicuous brilliancy and success. It is his second season at the Metropolitan; and as "Parsifal" no longer absorbs the time and energy of the management, other matters are receiving a juster share of consideration than it was possible to give them last season.

Thus Mr. Conried has been enabled to offer his public such memorable features as a new and individual *Carmen* in the person of Olive Fremstad, the magnetic young American; a new *Kundry* for "Parsifal" in the person of Madame Nordica; an admirable new tenor for the heroic and lyric Wagner rôles—Heinrich Knote; a delightful revival of that incomparable musical comedy, "Die Meistersinger," and a painstaking resuscitation of Ponchielli's melodramatic work, "La Gioconda." And Mr. Conried promises matters of equal interest for the weeks of his season that are yet to come.

A NEW "CARMEN"

Fremstad's *Carmen* has surprised even those who felt the largest measure of confidence in the abilities of that temperamental singer. For Calve's impersonation of Bizet's mercurial heroine had seemed the final and inevitable version; it was difficult to imagine any other enactment of it which would not seem, by comparison, flat and unprofitable. But Fremstad—who already had to her credit a superb *Venus*, an electrifying *Santuzza*, an appealing *Sieglinde*—has avoided the mistake of attempting a replica of the Frenchwoman's marvellous creation. She has studied *Carmen*, as she lives and loves in Bizet's vivacious and charming music, through her own eyes; and from her steady contemplation has evolved a conception of the part which is at once original, veracious, and convincing. Her *Carmen* is not so passionate, so whimsical, so indisputably fascinating as Calve's; but it is subtler, more insinuating, perhaps truer to the letter—if not to the spirit—of the character; and she sings it beautifully, justly, intelligently. If Calve's interpretation is a product of sheer—though sometimes uncontrolled—genius, Fremstad's is the product of a heedful, dexterous, and sympathetic art.

NORDICA AS "KUNDRY"

Madame Nordica, having added successively to her repertoire such great rôles as *Isolde*, *Sieglinde*, and the three *Brünnhildes*, essayed for the first time this season the most perplexing and difficult part in the catalogue of the modern soprano—*Kundry* in "Parsifal." The attempt had a special peril in that the part had become closely identified for American opera-goers with Ternina, whose illuminating and powerful impersonation of the alluring and many-sided creature of Wagner's imagination had seemed unapproachable in its vividness and truth. But Madame Nordica is intrepid in her quest for new artistic triumphs, and she has proved that it was well worth while for her to attempt *Kundry*. She had an initial advantage over Ternina through her possession of an attribute which Wagner requires of the character—personal loveliness. His directions in the temptation scene of the second act call for "a youthful female of surpassing beauty"—a requirement which Ternina was unfortunately unable to satisfy. Nordica, on the other hand, looks the part very nearly to perfection: she is an apparition of great attractiveness in the sensuous surroundings of *Klingsor's* garden; and, in addition, she sings the part exceedingly well. Her deficiency is on the histrionic side, where she falls considerably behind Ternina in finesse, suggestiveness, and variety. It is by no means Nordica's most successful achievement.

A GERMAN TENOR WITH A VOICE

One looks to the French tenor for histrionic skill and comeliness of presence; to the Italian tenor for opulence of voice and intensity of temperament; to the German tenor for breadth and dignity of conception and large dramatic forcefulness. Saleza is a capital exemplification of the first type, Caruso of the second, Van Dyck of the third. No one has united all of these qualities in so conspicuous a degree as that inimitable Pole, Jean de Reszke; but Mr. Conried has imported for his present

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season a tenor who possesses a greater variety of excellences than one usually looks for in representatives of his class. He is Heinrich Knote, a German, garnered by Mr. Conried from the forces of the *Prinz-Regenten* Theatre in Munich, where he has acquired an enviable reputation in such rôles as *Tristan*, *Tannhäuser*, *Lohengrin*, and *Walther* in "Die Meistersinger." Herr Knote has made very nearly as favorable an impression in America as in his *Vaterland;* for he has not only the dramatic intelligence and skill which are expected of the Teutonic tenor, but an effective and beautiful voice and an abundance of art and knowledge in the use of it. Not since Jean de Reszke's day have we heard the Wagner tenor parts sung so efficiently and acted with so forceful an expressiveness. Herr Knote's most obvious defect is a natural and incurable one: meagreness of stature; he has anything but a heroic presence, and as *Walther* in "Die Meistersinger" looks amusingly like the portraits of Louis XIV.

TWO INTERESTING REVIVALS

If Mr. Conried accomplishes nothing more memorable during the present season of opera than his remarkable production of "Die Meistersinger," he will still be richly deserving of the gratitude of all sincere Wagner-lovers. He gave the opera for the first time under his régime on December 3d, with a cast that would have been notable in any capital in the world; and it may be recorded with gratitude that Wagner's imperishable comedy was given in a manner very nearly impeccable. Knote was a graceful, fervent, and mellifluous *Walther;* Ackte made a girlish, though somewhat un-Teutonic *Eva*, and Van Rooy was a dignified and imposing, if somewhat over-serious, *Hans Sachs*. Mr. Conried has mounted the opera artistically and with a scrupulous regard for Wagner's intentions; and the score, under Alfred Hertz's impassioned and sensitive leadership, is made to yield a great part of its beauty, tenderness, and poetic humor.

A less gratifying event was the revival, for the first time at the Metropolitan since the days of Abbey and Grau, of Ponchielli's tawdry and lugubrious opera, "La Gioconda." Mr. Conried gave the work during the second week of the season, with Nordica as the ill-starred heroine and Caruso as *Enzo Grimaldo*. In the music, Ponchielli leans heavily upon the earlier Verdi, as he forecasts, in the rough, the contemporary Italian music-dramatists. But he has neither the invention nor the dramatic sincerity of the composer of "Rigoletto," nor the ingenuity and sophistication of such modern writers as Puccini, Mascagni, and Leoncavallo. There is, however, a stirring part, for a singer of Nordica's capacities, in the character of the oddly named heroine; and Nordica made the most of it. But it is to be hoped that Mr. Conried will not again spend his forces upon so unprofitable an undertaking. If he is on the lookout for promising revivals or novelties, let him produce Charpentier's admirable "Louise,"—which delights Paris yearly, —or Debussy's exquisite and much-discussed version of Maeterlinck's "Pelléas et Mélisande."

AN AMERICAN ETCHER IN COLORS

For the past decade the delightful and difficult art of etching in colors has been practised with success in Paris, Berlin, and other European cities. Such men as Manuel Robbé, Ranft, Houdard, de Monvel, and others have achieved novel and beautiful effects in this medium; they have, in fact, developed a new form of æsthetic expression. Brilliant as their work is, these men have not, however, retained an entire monopoly, for they are to-day compelled to share honors with a young American, Mr. Vaughn Trowbridge. Inspired by their efforts, but in no respect an imitator, Mr. Trowbridge is our foremost, if not our only, exponent of the colored etching. At an exhibition of some thirty etchings and a dozen aquatints recently held at Klackner's, Mr. Trowbridge proved himself an individual and sympathetic master of this new medium. Having lived and worked for the past five years in France, it is natural that Mr. Trowbridge's subjects should be mainly French, and hence Paris street-scenes and views along the Brittany coast are his chief themes. It is unnecessary to mystify patient readers with descriptions of Mr. Trowbridge's method and manner of treating his plates; the real point is that his vision of outward

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beauty and incident is innately colorful and poetic. He has recently returned to his native shores with a rich artistic equipment, and it is to be hoped that he may find New York sky-scrapers as absorbing as the heights of Montmartre.

BOSTON'S "VELASQUEZ"

It would be difficult to imagine anything more diverting or more enlightening than the tempest that has attended the exhibition of the so-called Velasquez portrait of Philip IV. recently purchased for the Boston Museum of Fine Arts by Dr. Denman Ross. The press and public at large spontaneously separated into two opposing factions, one which upheld, and the other which doubted, the portrait's authenticity, with the odds decidedly in favor of the unbelievers. It would seem that Dr. Ross, who is not an authority on Velasquez, but who teaches the youth of Harvard how to paint according to a specially devised color-scheme of his own, has been victimized by the old pedigree game. He appears to have purchased the picture on the flimsiest sort of circumstantial evidence, paying the snug sum of $51,000. To conservative minds the whole transaction seems incredible, and the courtly cupidity of both Señor de Navas and the notorious Prince de Bourbon and the childlike credulity of Dr. Ross bid fair to become classic. It is inconceivable that a full-length Velasquez should have been knocking about Madrid without being snapped up for the Prado, and it is equally strange that even a trustee of the Boston Museum should not have consulted an expert or two pending the transaction. It is modestly suggested that before Dr. Ross makes another trip to Spain he read the works of Justi, Armstrong, and a few life-long students of Velasquez, who do not consider themselves infallible.

AMERICA'S PHOTOGRAPHIC SALON

A veritable national salon, including painting, sculpture, and the graphic arts as well, could hardly attempt more of a stir than that which has marked the inauguration of what is grandiosely called the "First American Photographic Salon." The august array of patrons and the brilliant names of the score of painters serving on the jury added still further lustre to the occasion, if such a thing were possible. It is the "Salon Club of America" under whose auspices the affair was held, and the "Salon Club's" modest aim is to "encourage pictorial photography." One instinctively wonders whether "pictorial photography" needs further encouragement, but the "Salon Club" evidently thinks it does—and hence the exhibition. The display, which was held at the Clausen Galleries, is portable, and will subsequently be sent intact to Washington, Boston, Toronto, Chicago, San Francisco, etc. While by no means what the ingenuous were led to expect, the exhibition was interesting and important. Out of ten thousand entries something under four hundred were placed on view, one-fifth being sent by foreigners. The French and Belgians showed the most originality, certain of MM. Haweis and Coles's portraits being admirable. There seemed, however, to be a general tendency toward fuzziness and a penchant for printing out of focus, which is the reverse of "pictorial." Few of the exhibitors showed the mystic beauty of Steichen, or the emotional feeling of Stieglitz, who, despite the efforts of the "Salon Club," remain the masters of contemporary photography.

If, when we have written the great American novel, some silly book reviewer comes around to make proclamation that he has discovered in us the Wyoming Dickens or the Texas Thackeray or the Delaware Meredith, we here and now announce that we shall go forth after that critic with homicidal intent. For some weeks we have been waiting for Mr. Jack London to do as we should do. We know him for a strenuous person. Is there a man with eyes so blind he did not see the yellow, blue and green portraits of Mr. London spread through the land on three-sheet posters by Mr. William R. Hearst at the time when Mr. Hearst launched Mr. London at the Russo-Japanese conflict as a war correspondent? It was a tremendously impressive picture.—Mr. London, in a faded blue army overcoat of the good old Civil War pattern, making melodramatic notes in a real notebook—such as we cannot believe any war correspondent or any police reporter of ten days' experience ever used.

Our declaration at this moment is that if Mr. London is one-tenth as strenuous as

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Mr. Hearst's portrait made him out to be, why then he is able and willing to assault feloniously the folks who have been setting him forth in the public prints as "the American Kipling"; their verdict being based on alleged evidence extracted from Mr. London's novel "The Sea Wolf."

This book by Mr. London is too big a piece of work to be depreciated by comparison with any other standard than that set by the author himself. The shelves are wedged full of novels of the sea; there are some writers who turn out salt and spray and jib-boom novels with the regularity of the tides following the moon. But there stands out nowhere such a man as *Wolf Larsen*, iconoclast, and human beast. Nobody who ever read "Treasure Island" has altogether forgotten *Long John Silver*, with his patched eye, his wooden leg and his grewsomely hilarious parrot. This is not an invitation for an assault by Mr. London; we are not comparing him to Mr. Stevenson any more than we are comparing *Wolf Larsen* to *Long John Silver*. But when Mr. London dwells on one phase or another of the heartless ruffian who commands the sealer Ghost, one is very sure that he is getting something more than glimpses of a lay figure moving through the more or less conventionalized situations of a seafaring novel.

"A hell-ship" one and then another of the Ghost's crew call her. When we were children we always thought that hell was a place of fire and sprightly, forked-tail gentlemen in red, and was pervaded with a mighty odor of brimstone. Of late hell has seemed to be a gray and grisly and soul-chilling wilderness. If this modern adaptation of Stygian geography is correct then the Ghost was a hell-ship. She was filled with hateful men with hateful hearts. Mr. London has gathered all that makes for pessimism and brutality and all the horrible under-side of humanity and has made a book of it. The trite thing to say about this sort of work is that it has "power" and "strength." There is more than these words mean, as the reviewer uses them, in "The Sea Wolf." The reader smells smells, he sees blood, and feels the dull crushing smash of bludgeons in men's faces.

We said in our haste that Mr. London had made a book out of his gathered horrors—we meant to say that he had made two-thirds of a book out of them. From the moment the young man *Van Weyden*, in whose person the whole tale is told, goes out into the Pacific in an open boat with *Maud Brewster*, the book is no longer a big book. *Miss Brewster* is a young woman dragged out of fortuitous shipwreck into the plot in order, apparently, to show what the *Sea Wolf* is like in his attitude toward women. *Mr. Van Weyden* and *Miss Brewster* having fled from the floating magazine of primeval impulses on which they had been prisoners, for a hundred pages or more the story becomes the ordinary modernized Robinson Crusoe story of unchaperoned love-making. To be sure, *Wolf Larsen* comes back, but even then he is a weakened and stricken *Wolf*, whose old real self flares up weakly as the novel wanes to its end. It is earnestly to be wished that Mr. London will either carry his next book through to the end, or that he will stop short when he feels his hand tiring.

"Lord! Lord!" says *John Clark* to himself, "wouldn't it feel good to be nice and tired and dirty and honest again!"

Thus Henry M. Hyde puts the text of his novel, "The Buccaneers," at the end of its last page. The possibilities of business crookedness have been much exploited up and down the length of this land of late, and in that work EVERYBODY'S has had no small part. Here is a novel of "the black flag in business." The International Motor Company fights the Wireless Motor Company with every slippery, shameless, crooked instrument that the dishonest man knows. It is a bit of detail out of Frenzied Finance, worked into the form of fiction,—a form which gives the opportunity to bring in a woman as the highest prize for which the president of the International Company is fighting; that he loses her is creditable to Mr. Hyde's sense of the proprieties of novel manufacture, but it is doubtful whether the sermon which lifts its hoary head out of his romance every few pages would not take firmer hold on the business consciences of his readers if the villain got the lady; there are situations in which even an unfoiled villain, by his hatefulness, is a more improving spectacle than he who casts away his cigarette and gnaws his mustache as he is dragged through the back wings by the constables at the end of the last act.

"Falaise of the Blessed Voice" is the story of a court intrigue for the undoing of *Margaret*,

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the young wife of Louis IX. of France. To the swift movement characteristic of this class of novels, its author, William Stearns Davis, has succeeded in adding more than the usual charm. Part of the artistic effect of the story lies in Mr. Davis's simple vividness in telling it, part in the translations of old French and English songs scattered through its pages. These songs are on the lips of the beautiful young blind girl, who, not so much for her prominence in the plot as for the artistic significance of her songs and her personality, one supposes, gives the book its name. She makes one remember the *Pippa* of Browning's drama.

The passage in which the weak Louis, for once abandoning asceticism for service, learns to say truly, "I am king—king over Louis of Poissy—servant of the least of men," is one of imagination and fine feeling.

When one cannot surely count on gayety of spirit and tenderness of atmosphere in a collection of stories which bears Eleanor Hoyt's name on its cover, this will indeed have become a sad world, worthy of a continuous mood of the gloomiest pessimism. Now let it be distinctly understood that nothing here said of that deliciously impertinent and altogether lovable young woman *Nancy* is to be understood as giving most distant approval to literary resurrections. There ought to be some crime (the opposite of homicide) for which summary punishment could be meted out to the author who, for grimy gain, brought back *Sherlock Holmes* to this life after he had been hurled over a precipice; or upon a person who has dug up *Raffles* from his grave. Now *Nancy* was not dead, bless her sweet and naughty soul! but she was married; it was no fault of the readers of her misdemeanors that she married; none of us ever wanted *Nancy* to marry, unless, of course—well, those of us who are bachelors couldn't help hoping that she would wait until she had met Us. It is rubbing it in, now that the scar left by *Nancy's* departure from her days of taming and disciplining her *Bobby* has healed, to come back to us with more gossip about her. We had tried to forget, and it hurts that we cannot. In Miss Hoyt's latest collection, "Nancy's Christmas," there are, besides the new Nancy stories, one or two that we like even better. Of such is "A Visiting Peer," as merrily composed a farce as ever dealt with the servant problem, the inherent tact of the really bright American woman, and the cheerful density of a British visitor.

Gwendolen Overton's "Captains of the World" holds a secure place among recent serious novels. It is a presentation of the point of view of the labor union at its sanest and broadest, embodied in the character and convictions of *Niel Manning*, a labor leader. The attitude of *Manning*, forced upon him by his own thought and study, is untinged with fanaticism or unreasoned emotionalism. The establishment of a "board of arbitration composed of permanant, well-paid members, representatives of both sides, and of a hitherto sadly neglected public," is to him the only means of preventing a tremendous conflict between labor and capital.

The novel is far from being merely a study. It is true that Miss Overton's treatment of the labor union problem is predominantly intellectual: one's impression is not of strikes and riots and scenes of misery so much as of personalities. There are, however, really dramatic descriptions; as well as a definite plot in which the love-interest—or perhaps one should say the interest centering about a woman, is by no means subordinate. The character of *Beatrice Tennant*, the mill-owner's daughter who eventually surrenders her heart to *Manning*, is a fine conception, well worked out. Miss Overton tells her story with the restraint commented upon in her earlier novels, and an individuality of phrasing which gives it distinction.

For the lightest of romances, put together along the approved pattern which introduces a French nobleman as a menial into a noble English household, in the good old days when aggrieved gentlemen put their hands to their sword-hilts instead of picking up the telephone to consult their lawyers, let Mr. Thompson Buchanan be commended. He has brought out "The Castle Comedy." It is full of wit and love and the flash of rapiers; it is good for many a laugh, and if one is not in too cold a mood, for a thrill or so. The illustrations and decorations are very beautiful indeed; some of them are in colors. We may have any number of books of this sort; it is not likely that they will bring harm to literature; and they certainly do not burden it.

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With "Everybody's" Publishers

FIFTEEN CENTS

IN this department last month we briefly stated the one primary cause for the change in price. We do not know that you are interested in any further account of our reasons, but it is only fair to ourselves, as well as to you, to make a more extended explanation. Magazine-making of to-day, or at least the ten-cent magazine, requires a certain amount of reading matter and a certain amount of advertising to be a profit-making venture. If the reading matter is too much, the quantity of advertising too small, or the advertising is charged at too low a price, the magazine then ceases to be profitable.

At the outset of Mr. Lawson's articles it was estimated that a limited number of magazine pages per month would be used, but the development of the story, the criticism which it has aroused, and which must be answered, have made additional pages a necessity, so that the magazine portion of the publication has become a burden which cannot be carried at the price of ten cents. More than that, because the tremendous demand for the magazine has increased its circulation so much more rapidly than the rate for advertising could be raised, the advertising section of the magazine has become unprofitable.

If we should adhere to our original plan, giving only the number of pages to Mr. Lawson's articles that we intended, the conclusion of the story and "The Remedy" for the evils therein recited would be deferred to a date so far in the future that it would be unsatisfactory to Mr. Lawson, to our readers, and to ourselves. It might even endanger "The Remedy."

Therefore, for the more prompt completion of the story, the welfare of our readers, and to the end that our small capital may not be wiped out, we are compelled to increase the price from ten to fifteen cents.

Every 100,000 copies increase in circulation added to the difficulty of the situation, and each copy costing so much more to make than we could get for it, it does not require a mathematical genius to discover that we should shortly be paying roundly for the privilege of publishing the magazine. We are not philanthropists, and, if we were, it is well to put every philanthropy on a business basis. We do not recall any business that ever succeeded when managed as a philanthropy. We could see no good reason for going down into our pockets to the tune of $15,000 or thereabouts, in order to get the January magazine to you: especially when you yourselves got us into the trouble by demanding the extra editions.

We make this elaborate explanation now for our old readers who came with us through the experimental stage of putting the magazine on its feet, and who have helped and encouraged us constantly. On their account we even went to the length of considering an edition of 600,000 at ten cents a copy and everything over that at fifteen cents, but the plan was abandoned as being impossible. For these good friends of ours we suggest a way around the difficulty. You may have noticed that we abruptly stopped our subscription campaign. We are not advertising for agents, and we are not mentioning subscriptions in our general advertising. For the present, the subscription price remains at $1 a year, 8⅓ cents a copy, netting less than half that to us when the cost of addressing, wrapping, mailing, postage, changing addresses, etc., comes out. A big loss, of course, but it is difficult to change the machinery of the subscription department, and as long as the subscriptions do not come in too strong, we will carry them at the old rate with the idea that it may be possible to work out some plan which will permit us to put the news-stand price back again to ten cents a copy. If we succeed in working out such a plan, it will be a great advantage to have left the subscription price unchanged meantime.

Under the present conditions, if we had not raised the price and the sales had continued on the present basis, we should in time have lost our entire capital, and every increase in circulation brought that day nearer. Such a situation would undoubtedly charm the "System," but it would hurt your cause, besides being decidedly uncomfortable for us. You see, we are not rich except in youth and prospects, and anyhow we don't propose to let our friends "bust" us. The "System" may; you would not knowingly, and we

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won't let you. We should look for that to our enemies alone.

We are serious in suggesting that the "System" may "bust" us. You are aware of the effort to stop the distribution of the January number. That was either a mistake or a feint. They are "wise as serpents," and we are told they are *not* "harmless as doves." It was probably a feint. Any day may bring upon us the main attack of the enemy's forces. We are no match for them in financial resources, but, without indulging in mock heroics, suffer us to say simply that we will risk all we have in the world to keep the magazine going. If the "System" should succeed in tying our hands so effectually that we cannot fight, we shall ask you to take up the fight. The battle is yours anyhow. The "System" lives, we believe, by virtue of what it has taken from you. How long could it survive if you, the people, with Mr. Lawson to advise, should take the matter into your own hands?

A letter sent to the American News Company by Mr. Untermyer and Mr. Beck, the personal attorneys of Mr. Rogers, is of interest and is printed herewith:

NEW YORK, December 16, 1904.

AMERICAN NEWS COMPANY,
New York City, N. Y.

Dear Sirs: We are instructed by our client, Mr. Henry H. Rogers, to advise you that information has come to him to the effect that in the forthcoming issue of EVERYBODY'S MAGAZINE (January number) is included an article by Thomas W. Lawson, entitled "Frenzied Finance," containing grossly libellous statements concerning Mr. Rogers, amounting, as we are advised, to criminal libel.

We beg herewith to direct your attention to this article and respectfully to notify you on behalf of Mr. Rogers that your Company and officers will be held liable for the circulation of the magazine containing the offending article. Very truly yours,

(Signed) SAMUEL UNTERMYER,
JAMES M. BECK.

The following from the New York *Telegram* of December 22, 1904, is one of the many explanations of the above:

Just how the letter happened to be sent to the American News Company intimating that a circulation of the current chapters of "Frenzied Finance" might result in difficulties to that distributing agency was explained by representatives of Standard Oil interests in this way: Intimation was given to H. H. Rogers, or one of his business associates, that if such a letter were sent to the News Company the January edition of the magazine with Lawson's article would not be distributed. This "intimation," it was said, came from the American News Company, although the company denies it.

Having received this "intimation," the letter signed by Mr. Untermyer and James M. Beck was forwarded, "but too late to do any good, as the magazine was already for sale," it is explained.

The "System" has already begun its work on our sources of revenue. Various full-page advertisements of Insurance Companies were withdrawn in January, although these pages ran in other magazines. There was little business excuse for the elimination of so much advertising from the January EVERYBODY'S when the advertisers could have got actually 300,000 more circulation than they would have had to pay for. From all sides have come proofs of the great results advertisers are getting from EVERYBODY'S. One large advertiser, who depends upon direct returns from his announcements, stated that replies from EVERYBODY'S cost him only twenty-four cents each and were immensely profitable, whereas the returns from his page in one of the December magazines nearest to us in circulation cost him $5 per inquiry.

One advertiser writes as follows:

My knowledge of Lawson antedates his appearance as a contributor to magazines. He is a gambler. There is a glamour of "business" about speculation in securities that makes it a more pernicious and insidious form of gambling than pool-selling or card-playing. Lawson makes his money—or loses it—just as does Canfield, whom Jerome put out of occupation, without producing anything—a parasite upon the industries of the United States, whose creators and supporters are the advertisers in EVERYBODY'S and other magazines. In view of the low moral tone of the particular articles which have made the large news-stand circulation, I think the price now paid is quite high enough.

This advertiser says: the price paid for three hundred thousand circulation should be continued notwithstanding that circulation has been doubled! Why? On account of "the low moral tone of Mr. Lawson's articles." Bah! What do the people of this great country think of that? Are the people who read Lawson's articles of low moral tone? Are you? Bah! and again, Bah! It would only be necessary to publish a few of the thousands of letters we are receiving from the readers of EVERYBODY'S MAGAZINE everywhere to *show* what the people think.

There is a certain manufacturer who uses oil extensively in his product—Standard Oil. He is a magazine advertiser, but he told our

In the continuation of this department, on page 49 of the ***Advertising Section***, we give the inside history of the attempt made by the "System" to stop the sale of the January number.

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representative he could not afford to advertise in EVERYBODY'S MAGAZINE: "How long do you think it would be possible for me to get oil if I did?" he said.

A BIT OF HISTORY

A SPEECH delivered recently in Philadelphia by ex-Attorney-General James M. Beck, personal counsel for Mr. H. H. Rogers, contained the following:

"The avidity with which many intelligent people read in a cheap 'penny-dreadful' magazine the incoherent, self-contradictory, and self-incriminating articles of a notorious frenzied fakir, who like a crazed Malay is wildly running amuck, and without rhyme or reason slashing at the reputation of judges, senators, and financiers, whether living or dead. . . .

"If all that Mr. Lawson has said is true, and I have reason to know that a great deal is wholly untrue, it would all be absolutely insignificant when compared with the methods of John Law in France, in the eighteenth century, with his Mississippi Bubble."

"Bubble, bubble, who's got the bubble?"

This brings us back to a day in June. It was last year. We had our first "intimation" that it might be well for us if we did not publish Mr. Lawson's story of "Frenzied Finance." We received a call from the aforesaid Mr. Beck, Mr. Rogers's attorney, accompanied by Mr. Samuel Untermyer, the great legal copper light. They expressed a desire to have the story put off until the fall, with a number of reasons for the delay. Mr. Untermyer is a great lawyer who knows much of finance, and Mr. Beck, acting for the United States Government, secured a decision in the famous Northern Securities merger case. As above stated, he has since become the personal counsel of Mr. Rogers, the real head, so Mr. Lawson says, of the "Standard Oil" branch of the "System." It might be well to indicate the frame of mind in which these gentlemen approached us. First, a call over the telephone, a request for an appointment, a willingness even for an informal meeting on a ferry-boat. Then a hurried rush from the grand offices of one of them to the humble little rooms in which we do business. And they arrived within half an hour. Suave, elegant, dignified, even artistic in their threats, these great lawyers told us, among other things, that they would take their medicine if Mr. Lawson told the truth, but if he didn't—well, if he didn't, look out! They would take action against us both civilly and criminally if in his story Mr. Lawson departed one scintilla from the truth. The fact that despite this statement they have essayed only the method of attack that this speech of Mr. Beck's illustrates, leaves possible only one deduction: that they are "taking their medicine," because Mr. Lawson "is telling the truth."

DISCOVERED—A TRUST

WE call your special attention to the first article of this number, beginning the series on "The Greatest Trust in the World," a series which promises to be as important to the three-meals-a-day world as "Frenzied Finance" is proving to be to the financial world. You know that the cost of living is steadily increasing. Meat and vegetables and dairy products, the very necessities of the poor and the rich, will soon be in the luxury class. Even bread is headed that way. We have asked Mr. Charles E. Russell to tell you why, and what you can do about it. Incidentally he discovers a trust bigger than "Standard Oil" and more terrible—a deadlier menace than human ingenuity has ever before conceived. Don't make the mistake of not beginning to read the series at once. You may mislay the magazine and not be able to get another. EVERYBODY'S MAGAZINE is selling out these days.

EVERYBODY'S OWNERSHIP

Some of our readers are burdened with doubts as to the ownership of EVERYBODY'S MAGAZINE. We want to dispel them now—once for all. Mr. Lawson has no interest in this magazine, either directly or indirectly. We have never paid Mr. Lawson one cent in the shape of a present or otherwise. He writes his story of "Frenzied Finance" for EVERYBODY'S MAGAZINE without charge, gives his time, and has already spent thousands of dollars of his own money in advertising it. As explained in his advertisements, he has done this to get the largest possible number of readers for "The Facts" about "Amalgamated" and "The Remedy" which is to follow.

WHAT COULD BE FAIRER?

SOME months ago we offered the back cover-page of the March issue to an advertiser for $1,600 and he didn't accept it. A little later, as the circulation increased, we offered it for $2,000; three weeks ago we

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asked $2,400, and on December 20th we withdrew all prices for advertising. Three days later, as it was necessary to dispose of the March cover at once, on account of the color printing, we advertised it "For Sale" in four leading papers of the country at $4,000. Before twelve o'clock on the day the announcement appeared it was sold at that price to the American Waltham Watch Co., and at the request of the advertiser we made the announcement the next day in the same papers that had the advertisement the previous day.

Our rate for advertising is based entirely on circulation. Our charge is $1.00 per page per thousand circulation, with 150,000 without charge; that is, with an edition of a million copies, the price for an ordinary page of advertising is $850 for each insertion.

THE UNDERGROUND METHOD

A RECENT number of *Harper's Weekly* gave a column of its valuable editorial space to pleasantly satirical comments upon Mr. Lawson and EVERYBODY'S MAGAZINE. We quote a paragraph:

> We understand that the coruscating narrative of Mr. Lawson's fiscal adventures, which now claims to reach some millions of readers every month through one of the ten-cent magazines, was offered to most of the established high-class magazines for publication, but none of them would touch it with a pair of tongs. Naturally, no publication with a reputation to lose cared to be the vehicle through which the workings of the mind of the Boston financier should be exposed to the public.

We answer this attack now, not because of any wide publicity it is likely to have had in *Harper's Weekly*, but for the reason that other publishers as well have spread the impression that the idea of running Mr. Lawson's story had occurred to them and they had dismissed it, or that they had been offered the story and declined it.

We will drive a spike in one lie right here. With a full knowledge of the gravity of the possible consequences, we make Colonel Harvey this offer:

If he will prove that he or any other publisher declined to publish Mr. Lawson's story, or even had a chance to decline it, or ever had it directly or indirectly offered to him, we will devote the sum of $25,000 to endow a sanatorium for tuberculosis patients in some healthful spot.

Or in case Colonel Harvey is not so keenly interested in the welfare of consumptives as we are, and finds in this offer an insufficient incentive to spur him on to make good his statements, we offer as an alternative to spend the said $25,000 on a magnificent bronze statue of George Harvey, with a suitable inscription (*à la* George Washington), and give it to the city of New York or the Government at Washington.

George Harvey, editor of *Harper's Weekly*, who a few years ago was content to be known as plain Colonel George B. M. Harvey, has been quite busy of late throwing mud at EVERYBODY'S MAGAZINE. In a speech made at a dinner given to Henry Van Dyke, he referred to this magazine as Nobody's Magazine, meaning you, we suppose. In the quoted paragraph George says something about "established high-class magazines" and "a reputation to lose." Since taking hold of the defunct Harper Brothers, Colonel Harvey has worked wonders. He has surrounded himself with a lot of capable fellows. *Harper's Magazine* is probably making a little more money than the other departments of the business are losing. Yes, we believe *Harper's* can be called "established." We hope so.

You cannot blame Harper Brothers for being careful, even sensitive, about reputations. They know by experience how difficult it is to recover one when it is lost. When men have said unkind things to us about George and his job we have invariably stood for him. There can be no personal animus in his present attitude toward our magazine and Mr. Lawson. Where is the "colored gemman"? He is probably in one of those tortuous underground passages through which the "System" works. When Harper Brothers lost their reputation a few years ago in about as nasty a failure as the publishing business has ever witnessed, report had it that the King of Wall Street had a lot of money involved. Not wishing to let it go without a struggle, he put some more with it and set George to watch it. George was given so many years to do certain things —failing which he would lose his job. Now George don't want to lose his job. He likes to travel and "corner" writers, and all that sort of thing. In fact, George will do just about what his master tells him to do. George is capable of doing clever things even without being told. He really ought to try for that brass statue.

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Lawson and His Critics

Readers of "Frenzied Finance" are invited to relieve their minds of any perplexities created by Mr. Lawson's story. He will answer any pertinent question.

THE world judges individuals and institutions by their actions. It expects big men and things to express themselves in a big way. In the world's eyes meanness and trickery are most contemptible when exhibited by one from whom it expected generosity and force. A Sandow must not pinch or pull hair; he may crush. A great financial institution, such as a life-insurance corporation having hundreds of millions of assets and scores of millions revenue, owes it to the world and to the people whose savings these vast accumulations represent to respond boldly and fairly to criticism. Evasion and deception are out of character with its magnitude, with its responsibilities.

In my first arraignment of "Standard Oil" I stated that it, together with other corporations and individuals, had organized a conspiracy to control and capture the money of the public, and this association I called "The System." The three great life-insurance corporations formed an important part of "The System," for by means of their huge assets it controlled the national and savings banks and trust companies through which it obtained the opportunity of manipulating the people's money. I stated further that the three great institutions, grown, through long immunity from exposure, reckless in their jugglery with the funds intrusted to them, had become infected with the bacteria of frenzied finance; that they were engaged in the wildest of stock gambling, and that the votaries of "The System" who directed these operations conducted them for their own enrichment. This accusation was made directly and without evasion, and by way of proof I supplemented it with a specific instance of rank speculation on the part of the New York Life Insurance Company. No man knows better than I the danger of stock gambling, and that the end of stock gambling is ruin for all who engage in it, and I fully realized that my charge constituted an impeachment of the integrity of the men at the head of the great institutions involved. In making my charge I gave names, dates, and amounts.

Was this charge true or false?

Its truth or falsity were alone of importance to the insurance companies accused and the public concerned. My personality, my motives for making the charge, had no bearing whatever on its truth or falsity. The issue was—Are the great life-insurance companies using the billions of their depositors for stock speculation for the benefit of the votaries of "The System" or not?

The New York Life Insurance Company responded by circulating among its policyholders a statement that it had refused to insure me, and that my motive in attacking it, consequently, was revenge because I had been black-listed; that I was attacking it to benefit its competitors; and, attached to the letters were reprints from insignificant, hireling papers, insinuating that I and EVERYBODY'S MAGAZINE were blackmailers. Further, the New York Life caused to be advertised broadcast that it owned no stock securities and, according to the by-laws of the Company, could own none—consequently my charge was a lie. The specific allegation which I had given with names, dates, and amounts was not alluded to, nor was there an attempt to disprove the charge that the corporation was engaged in stock-jobbing.

Knowing the subtle methods of "frenzied finance," I recognized they were attempting to silence me by the same trickery they had so often used against others who had dared cross their paths. Having the absolute handling of unlimited money belonging to the people, the directors of these great institutions have built up a machine of incredible power. Through their tens of thousands of retainers and henchmen, their unequalled facilities for circularizing the public, their control of the press of the country due to the millions spent in advertising, they have hith-

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erto been able to squelch and ruin any man or group of men who felt called upon to combat their false statements. That these fatuous tactics should be employed against me was rather ridiculous, for the men in control of "The System" know that I know their methods as well as their crimes; and that while I could not meet their unbridled and reckless expenditures of the people's money, I could be depended on willingly to spend some millions of my own money to champion any cause I took up.

In last month's issue of this magazine I took up the gantlet which President McCall and his associates had flung down and stated that if the question of the honesty and fair dealing of the world's greatest corporation were to be settled along personal lines, I would meet the issue, but in meeting it I would not be switched off from the great question involved. These corporations were all of the one-man-in-control variety. Then, narrowing the proposition to personality, I asked was the "one man" honest? If the "one man" could be proved dishonest, then it would be proper for the policy-holders to look out for their property. I may say here that in entering upon this exposure of the most powerful body of men in the world, I knew quite well what I was "up against," and deliberately decided in the conduct of my fight I would use such strategy as I believed proper to outwit so strong and so unscrupulous an adversary. One can hang a dog as well with a cord as with a hawser, and in proving my assertions, I am quite willing that the insurance companies should believe each play is my best card. I decline, however, to show my hand.

In reply to the charge that I was attacking because I had been refused insurance by the New York Life Insurance Company, as positively stated in Mr. McCall's letter, I reproduced a letter written and signed by President John A. McCall, dated 1904, soliciting me to take out insurance in his Company. I printed parts of three other letters, one directed to my office, also signed by Mr. McCall, another from the special agent, and a third from the Boston agent of the New York Life, supplementing Mr. McCall's letter and requesting the privilege of an appointment.

This correspondence was put forth with a thorough understanding of its nature. The publishers of this magazine and my own lawyers, to whom I submitted it, both pointed out that the insurance companies would undoubtedly take the ground that the McCall letter was no more than a circular sent out to a number of capitalists and had only gone to me by mistake. I replied that such a rejoinder would practically amount to an admission that the statement and signature of the highest officials of the New York Life were valueless and without significance, which would place President McCall in an untenable position. If his signature were valueless and without significance when appended to a letter addressed to me, why not in other instances if the interests of his corporation seemed to require such a disclaimer? Considering my argument, would not such a confession have a pregnant bearing on the proposition—is the "one man" honest, especially as I was equipped with additional documents to offset further attempts on the part of the insurance companies to show me up as a disappointed seeker after their policies?

Here, specifically, are the details of my encounter with the life-insurance institutions, and I pledge my word to my readers that they constitute all the facts in this connection. They are well known to the prominent men connected with the great companies whose duty it is to keep track of just such transactions. Whoever has had experience of the incessant pursuit of business by the important insurance corporations need not be told that a man in my position has had his share of importuning by agents great and small. I have never sought life insurance, for it has not appealed to me as an investment, but on three separate occasions I have yielded to the persuasions of a friend connected with one of the big institutions and have allowed myself to consider the subject. The first time was in 1887, following a breakdown from overwork. This illness my friend used as an argument to induce me to take out insurance, and I went so far as to agree to submit to a private medical examination by the leading physicians of the companies for the purpose of ascertaining if my breakdown, which for a brief time had left a trace of paralysis in my left side, would bar me. This examination was at my own expense, and it was expressly understood that, being private, it should not constitute a record. The physician pronounced me a perfect risk, but advised against going further inasmuch as a rigid rule of the companies precluded them from granting insurance to anyone who had suffered from this

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form of illness until seven years after the attack. I was not disappointed except on account of my friend.

Five years later the solicitation was renewed and I was assured that the officials of his company were so eager to have me that they would waive the seven-year rule, which still had two years to run. This time I went up before another medical examiner, and after the usual tests, was asked the stereotyped question if I had ever previously been rejected for life insurance. My friend replied for me—no. I, however, stated fully the conditions of my previous examination, which the doctor assured me did not constitute an official rejection, and in accordance therewith the application was filled out, my friend, the agent, vainly protesting that it was quite unnecessary to enter into the details I had insisted on ventilating. In the conversation that ensued, the doctor advised that it was safer to await the expiration of the seven years, and I being still indifferent, except to my friend's interest, accepted the apologies of the several people concerned for the trouble I had gone to and let it go at that.

My next engagement was four years later, in 1896, after the attack of appendicitis which I described in the last chapter of "Frenzied Finance." Again my good friend the agent came to me and used the incident of my narrow escape from death to impress once more the desirability of having a large policy of life insurance. Those who have read "The System's" disclaimer, will remember that I had been black-listed since 1892. There was no peradventure about the affair. The usual consultations with high officials of the corporation occurred, and when all preliminary bargains had been arranged, I underwent a thorough examination in New York. This time, the seven-year term having expired, I was pronounced a perfect risk. But my latest illness had brought me up against another waiting rule, and once more the subject was abandoned after the usual expressions of regret and good will. Since 1896 my connection with life-insurance companies has been about the same as that of a molasses barrel with the industrious flies in summer.

The engagements of 1892 and 1896 are both matters of record. My position in each instance was well understood, and several insurance officials who know the facts as well as I do have, since the publication of the company's statement, come to me and offered to back up my assertions with their own. American manhood is certainly not extinct when men are willing to sacrifice their careers to set a wrong right.

The manner in which the great companies have met my rejoinder to President McCall will afford my readers an excellent illustration of how the "System" goes after a man who has excited its antagonism.

A few days after the publication of the December issue of EVERYBODY'S MAGAZINE, containing my fac-simile of President McCall's letter to policy-holder DeRan and his two letters to me, the Life Insurance Underwriters met and "resoluted" that I had applied for insurance in the New York Life Insurance Company in 1892, and being asked if I had ever been refused insurance, replied in the negative. Investigation showed that I had been refused four years before by two other companies, whereupon my application was rejected and I practically black-listed, and so could not secure life insurance in any American company. By way of corroborating this plausible story two letters purporting to have been written by agents of the two companies to their head officers without my knowledge, were incorporated in the resolution. The letters stated that the writers could secure me for a large amount of insurance if the companies would accept the risk. The virtuous corporations had then replied that Mr. Lawson had been refused life insurance before, and for good reasons was not desired as a risk. This resolution was then published throughout the press of America in the news columns, and to all but those initiated in the desperate practices of the "System" and its votaries, it was conclusive evidence that an unprincipled man had been convicted, red-handed, of fraud.

You who read this statement of mine doubtless found the resolutions in your own paper, and thought it ordinary news-matter printed because of its public interest. This notice was an advertisement disguised as news, and inserted through the "System's" professional character assassinator, whose head-quarters are in Boston, a person who will occupy a prominent part in the chapters of my story wherein I treat of the crimes of Amalgamated. The publication cost the insurance companies $2.50 per line of the policy-holders' money, while advertisements that I insert in course of my private business cost me but 75 cents per line.

Simultaneously this Boston slugger inserted in the various daily papers advertisements

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notifying the public that he would send accurate information to anyone who applied in regard to certain of my corporations. Those who wrote were sent reprints from the *New York Commercial*, a daily paper belonging to Henry H. Rogers, which is used to "roast" anyone who offends the "System." In this precious publication various vicious attacks on myself have appeared, and these have furnished the great insurance corporations with ammunition to discredit my reputation and purpose among their policy-holders. At the same time, the press and insurance publications which are absolutely sustained by the Insurance Corporations' bounty, were turned on me, and have yelped themselves hoarse proving me various kinds of a liar. Later a trustee of the Equitable Life brought suit against me for $350,000 on an absolutely different contention, which of course will never be brought to trial. This, too, was used as a pretext for advertising that those whom I had attacked proposed also to drag me into court—the last thing they dared do.

However, I had sinned still further, for had I not questioned the virtue and integrity of the New York Life's securities? To policy-holder DeRan, Mr. McCall had stated, also over his own signature, that the New York Life did not and could not own stock securities. (See the DeRan letter in the December EVERYBODY'S.) I proved from the regular insurance reports that millions of the New York Life's bonds were no more than disguised stock securities, created by the new device of depositing stocks with a trust company at an inflated price and issuing against them a receipt which is arbitrarily called a "bond." I mentioned as an illustration, the Northern Pacific-Great Northern-C., B. & Q. Collateral 4s, created out of the stock of the Chicago, Burlington & Quincy and other railroads. I could have selected a much worse type of security just as, instead of the typewritten letter of Mr. McCall, I might have published others of a more personal nature.

Against me out sallied 2nd Vice-President Perkins, brother of George W. Perkins, 1st Vice-President of the N. Y. Life (J. Pierpont Morgan's partner), who at a banquet in Philadelphia boldly refuted my aspersions by declaring that the bonds I named "are printed in the list of holdings which the Company publishes in detail and has published for the last five years in order that its policy-holders may be informed of its affairs in the minutest detail." The convincing logic of this rejoinder the dullest will appreciate, but for a moment I must stop to remind Mr. Perkins that the publicity on which he plumes himself is really not an expression of the New York Life's individual frankness but merely an observance compelled by the law.

All this recapitulation has been for a purpose. My readers will bear in mind before taking hold of my next exhibit that the great insurance companies have published me as a falsifier, who since 1892 has been refused insurance and black-listed for good reasons, and that Mr. McCall's letters were circulars sent me by mistake. We are still considering the problem—are the men who run our great insurance companies honest? Well, look at this reproduction on the opposite page of a document that is now and has always been in my possession since the date it was delivered to me by one of the three great representatives of the "System," the Equitable Life Insurance Company.

This document speaks for itself. My readers are aware of the negotiations and investigations which precede the making of an insurance contract. To them and to "The System's" votaries I recommend the exhibit and their resolutions as a simple lesson in frenzied finance.

My charge that the directors of the great life-insurance corporations of America use the funds of the companies they control in stock speculation for their personal benefit is but one contention in my argument against the character of their management. Here I formally add another charge. It is that in the placing of loans, in the purchase of properties and securities and in the underwriting of enterprises, there are enormous profits made directly and indirectly, which are pocketed by individuals and are never shown on the books of the corporation.

The basis of life insurance is security. A policy-holder pays his premium to enable the corporation accepting it to make good its contract with him when death or time matures it. The vast sums in the possession of the three great companies are accumulated to safeguard their policy-holders, and should be invested only in securities of tried and solid worth, which will bring in no more nor less than the going rate of interest. There must be no experiments and, above all, no speculation. But what do we find? The positions of managers and manipulators of these huge hoards of the people's money have be-

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CONTRACT OF SALE

BETWEEN

THE Equitable Life Assurance Society

OF THE UNITED STATES

AND

THOMAS W. LAWSON

TWENTY YEAR 5% GOLD BOND

AMOUNT

WHEREAS, THOMAS W. LAWSON (hereinafter called the Purchaser) has subscribed to the Equitable Life Assurance Society of the United States for the 5% Gold Bond hereinafter described;

NOW, THEREFORE, in consideration of the written and printed SUBSCRIPTION for said Bond, hereby made a part of this Contract (a copy of which is hereto attached) and of the payment in advance of ONE HUNDRED FORTY FOUR THOUSAND TWO HUNDRED TWENTY ⁰⁰/₁₀₀ Dollars, and of the payment of ONE HUNDRED FORTY FOUR THOUSAND TWO HUNDRED TWENTY ⁰⁰/₁₀₀ DOLLARS on or before the TWENTY SECOND day of AUGUST in every year thereafter during the continuance of this Contract,

The said Society hereby agrees that on the TWENTY SECOND day of AUGUST Nineteen hundred and TWELVE upon due surrender of this Contract (provided it is then in force) the said Society will deliver at its office in the City of New York

A Twenty-Year 5% Registered Gold Bond

for ONE MILLION

or a COUPON BOND for each even ONE THOUSAND DOLLARS of the said amount in the form of the Specimen Bond hereto attached,

TO

THOMAS W. LAWSON

or assigns, upon which delivery this Contract will terminate.

AND IT IS FURTHER AGREED, that the PRIVILEGES and CONDITIONS stated on the second and seventh pages hereof form a part of this Contract as fully as if recited at length over the signatures hereto affixed.

New York, NINETEEN HUNDRED TWO

The Equitable Life Assurance Society of the United States, by

James W. Alexander
President.

EXAMINED BY

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SEVENTH PAGE.

PRIVILEGES AND CONDITIONS—CONTINUED.

LIFE ASSURANCE PROVISIONS.

The holder of this Contract is protected by life assurance hereunder as follows:

1. IN THE EVENT OF THE DEATH OF THE PURCHASER within TEN years from the register date of this contract (provided all previous instalments have been duly paid and this contract is in force), any annual instalments falling due after said death will be cancelled and this contract will thereupon mature; and upon the receipt of satisfactory proofs of said death the Society will immediately deliver the Gold Bond provided for herein, or in lieu thereof will pay the equivalent value of the said Bond in cash—namely ——— ONE MILLION THREE HUNDRED THOUSAND ——— Dollars,

TO _____

_____ the Purchaser's executors, administrators or assigns.

2. LOANS AND SURRENDER VALUES.—After this contract has been in force three years, the Society will make loans thereon at five per cent. interest per annum, payable in advance, of the respective amounts stated in the table on page 8, upon the due assignment of this contract to the Society as collateral security for such loan.

This contract shall lapse, and together with all instalments paid thereon shall forfeit to the Society on the non payment of any instalment when due, except that, provided instalments shall have been paid for the period respectively mentioned in the table on page 2, there will be granted without action on the part of the Purchaser, a Paid-up Endowment, payable in Cash either at the death of the Purchaser or at the maturity of the Endowment period, for the amount fixed in said table; or, in lieu thereof, at the option of the Purchaser, (1) the Cash Surrender Value fixed in said table, upon the due surrender of this contract to the Society at its Home Office in New York City at any time after its termination; or (2) provided this contract is surrendered within the days of grace, or, with satisfactory evidence of good health, within one year thereafter, a paid-up term policy for the full amount assured under this contract, and if the Purchaser is living at the expiration of said term policy, the pure endowment indicated in the table will be paid in cash. The paid-up endowment, cash value, or paid-up term policy herein referred to are based on the number of full years' instalments that have been paid, are granted without participation in profits, and are subject to reduction for any indebtedness to the Society under this contract.

3. OCCUPATION, RESIDENCE AND TRAVEL.—There are no restrictions under this contract upon travel, residence, occupation, military or naval service, excepting for one year from its date of issue, during which time travel or residence in Mexico or the Torrid Zone, or engagement, occupation or employment in blasting, mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of inflammable or explosive substances, service upon railroad trains, or in switching or coupling cars, or on any steamboat or vessel, will render this contract void, and excepting military or naval service in war, which is at all times subject to and permitted only in accordance with the provisions of Section 4 below.

4. SERVICE IN WAR.—Military or naval service in war are not risks assumed by the Society under this contract unless the Purchaser shall cause to be sent to the Head Office of the Society in the City of New York in advance by registered mail, a written notice of his desire to be classed for one year as a member of the Society's Yearly War Class, in which Class no extra instalment will be required in advance, but the actual losses to the Society by war will be annually apportioned among the members of the said Class on the basis of the amounts assured under their contracts. This apportionment (which it is guaranteed will not exceed 10% of the amount assured in any one year) may then either be paid in cash, or charged by the Society as a lien, with interest, against any moneys payable under each contract respectively. Pending such apportionment, a sum equal to 10% of its face will be withheld by the Society in the settlement of each maturing contract. Such mailing of notice shall be the sole and essential requisite for entrance into this War Class and in acceptation of its conditions of membership, and shall act as a waiver of all restrictions against military or naval service in war. In the event of the death of the Purchaser through service in war without membership in the Yearly War Class as thus defined, and without first obtaining a special permit for such service, the reserve on the contract only will be due.

5. SUICIDE.—Self-destruction, sane or insane, within one year from date of the issuance of this contract, is a risk not assumed by the Society hereunder.

6. ADMISSION OF AGE.—The age of the Purchaser will be admitted during lifetime by the Society on due proof, but if not so admitted and if the age is shown to have been understated, the amount due under this contract at its maturity shall be the amount which the instalment charged would have purchased at the Society's rates in use at the register date of the contract for the Purchaser's true age.

7. CHANGE OF BENEFICIARY.—This contract is issued with the express understanding that the Purchaser may, from time to time, during its continuance, change the beneficiary or beneficiaries by filing with the Society a written request duly acknowledged, accompanied by this contract, such change to take effect upon the endorsement of the same on this contract by the Society, provided it has not been assigned and notice of such assignment recorded on the books of the Society, or if assigned that all assignments shall have been duly cancelled or released on the books of the Society.

8. THE ENTIRE AGREEMENT between the Society and the Purchaser is embodied in this CONTRACT OF SALE and the SUBSCRIPTION (or application) therefor, taken together, which cannot be varied except in writing by one of the following Executive Officers of the Society at its Home Office in New York, namely: the President, one of the Vice-Presidents, the Secretary, the Assistant Secretary, the Comptroller, the Actuary, the Assistant Actuary, the Treasurer, the Auditor, the Associate Auditor, the Recorder, the Registrar or the Assistant Registrar.

9. INCONTESTABILITY.—This contract shall be indisputable, after one year from its date of issue, for the amount due, provided the instalments are duly paid.

James W Alexander

President.

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come the greatest financial prizes of the day. New and ingenious methods of graft have been devised in connection with them. Their vast revenues have become "The System's" most potent instrument in working its will in the stock world. Their investments, largely in the securities of properties or corporations in which "The System's" votaries have large interests, are fertile sources of profit to the "insiders." The groups of banks and trust companies affiliated with them are the medium through which access to the coveted insurance funds is obtained, for these latter institutions are allowed by law to use money for speculative purposes, which the insurance concerns are prohibited from doing.

The immense opportunities for profit afforded by the control of these great money hoards are taken advantage of in various ways. Let me illustrate one or two of them. Rogers, Rockefeller, Stillman, and Morgan buy the capital stock of three railways at a fair valuation, say, $20,000,000 apiece, $60,000,000 for the three. Owning all, or nearly all the stock, they can put the price of the stock on the stock exchanges to any figure they desire, say, $60,000,000 apiece, or $180,000,000 in all. They proceed to deposit the stocks of the three roads in a trust company, issuing against them $180,000,000 of what they call "bonds." An "underwriting" syndicate is then organized. This is composed of certain individuals and corporations who agree that when these bonds are offered to the public at $180,000,000, the portion the public does not buy, they (the "underwriters") will purchase on the basis of $120,000,000; in other words, guaranteeing the sale of the bonds at $180,000,000. In return they "make" on all the bonds sold, the difference between the price to them, $120,000,000, and the price the public pays, $180,000,000. Let us assume the public takes up the issue greedily and the full price, $180,000,000, has been secured. The original owners, Rogers, Rockefeller, etc., have made sixty millions, the difference between the first cost, and one hundred and twenty millions, the cost to the "underwriters," while the "underwriters" have made sixty millions, the difference between one hundred and twenty millions and the one hundred and eighty millions, the cost to the people. In looking over the list of subscribers to these bonds, you will note that the largest purchases have been made for the great insurance corporations and the banks and trust companies owned or controlled by them and "The System." If, in the instance I am using for illustration, a president or vice-president of one of the great insurance companies is known to be willing to subscribe for, say, $10,000,000 for his insurance company; $5,000,000 for his principal trust company, which is owned by the insurance company; $1,000,000 apiece for five other banks and trust companies, also owned or controlled by the insurance company; and can influence five other affiliated institutions to subscribe for $1,000,000 apiece, he controls, as will readily be seen, a purchasing power of $25,000,000, and is sought for as an underwriter, if he is not already an owner. For this $25,000,000 which his institutions buy, he "draws down" as his personal profit, 33⅓ per cent. "underwriters'" commission, or over eight millions of dollars.

In taking this amount, he is not robbing his insurance company in the common acceptance of the term in this era of "frenzied finance," though he has absolutely appropriated to himself a profit which belongs to it and not to him.

It must not be supposed that such transactions as this I have outlined are conducted in the simple A B C fashion I have set down here for purpose of illustration. No "one man" appears through any deal. The purchases and sales are usually made through dummies, and the final recipient of the "made millions" carefully conceals all the phases of his participation.

Let us take another type of transaction. An insurance company owns two adjoining pieces of unimproved city real estate, for which it paid $250,000 apiece, but which are now worth $500,000 each. The directors of the corporation formally decide to dispose of these holdings, and sell the first piece to a trust company, which is owned or controlled by the insurance company. One of "The System's" dummies or an officer or director of the corporation agrees to take the other at the same price. This is a perfectly legitimate transaction, and the insurance company shows a half million profit on its investment. The next step is this. On its piece the trust company erects a two-million-dollar building, procuring the money from the insurance company at a low rate of interest. Thereupon the value of the adjoining piece bought by "The System's" votary jumps fifty per cent., so he has made $250,000 without risking a dollar. At the same

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time there have been several other profitable transactions between institutions and individuals. The agent who disposed of the two pieces of real estate and who is "in" the transaction receives a generous commission for making the sales; the trust company's representative has his own "draw-down," and there are further commissions to the agents who borrow and loan the money and control the erection of the building.

My readers may well ask, Are these merely illustrations, or do such things really take place? I unqualifiedly reply that deals similar to these have occurred repeatedly and that the principle and procedure set forth are the rule and not exceptional. Here is a minor episode of which I have personal knowledge. A well-known man made direct application to the Mutual Life Insurance Company for a loan of $400,000 on a valuable city business block which he owned. He was told that the corporation has no funds available for that purpose. The refusal was authoritative and definite. A few days later a lawyer and a real-estate agent came to his office and said to him: "I'm informed that you want $400,000 on your property. I can let you have it, or $500,000 if you need that much."

"Good," said the would-be borrower, "I will take it. Whose money is it?"

"The Mutual's."

"My dear fellow," said the would-be borrower, "how can that be? I was there at the office a few days ago and was assured I could not have the money."

"That's all right," was the answer. "Of course you could not get the money. The right party did not see the right party. D'ye understand?"

He understood.

This week's *Insurance Register*, of Philadelphia, in criticising my comments on President McCall and life insurance, makes the following significant admissions in regard to the conduct of these great corporations:

> While riding on the train on my way to my office this morning a lawyer told me the following story: A client of his, a real-estate agent, represented a corporation owning and wishing to sell a valuable Chestnut Street property. The price asked was $750,000. A representative of a New York corporation called upon him and agreed to take the property, but stipulated that the price named in the deed and receipted for should be $850,000, the difference covering his commission of $100,000. The Philadelphian, finding it impossible to induce his clients to make this concession, and the New York agent insisting upon it as indispensable to the purchase, made a trip to New York to see the principal, acquaint it with the facts, and find out whether or not some arrangement could be made by which the buyer could take care of its agent's commission. He was received by the manager of the New York corporation, but when he stated that he represented the owner of the Philadelphia property he was instantly bowed out of the office, with the assurance: "We never interfere with business in the hands of our agent." The outcome was that the sale was not consummated, because the officers of the Philadelphia corporation would not receipt for $850,000 when they were to receive only $750,000, for the reason that they could not square the transaction with their stockholders, and the buyer's agent would not consummate the deal without such a receipt, because he could not square with his client and its stockholders the payment of $850,000 with the consideration of $750,000 mentioned in the deed. This story was told to illustrate the proposition that every action has its prompting motive, and my fellow-passenger imparted to me his conclusion that the motive of the manager of the New York corporation for refusing to listen to his client was that "the scoundrel was in cohoots with the agents to share in the commission and cheat his own company." The public will in time come to look for motives, and we fellow-editors, and the managers of mutual life-insurance companies, will be judged by what seems the most apparent motive for our actions.

A few weeks ago we gave an account in the *Register* of the extraordinary increase in market value, during 1903, of the stock of certain trust companies and banks in which the Equitable Life and some of its officers and directors are interested. In Commissioner Host's answer, recently filed in a case in which he is defendant, he avers that a certain trust company, of whose stock the Equitable is a large owner, is underwriter for a corporation made up of a combination of trolley-lines, electric-lighting companies, and a turnpike company, and that the bonds of all the constituent concerns but two are below par. In that case the transaction may be entirely legitimate; but the prevalent mode of handling such deals is for the promoters to borrow from an underwriting bank or trust company the funds needed to float the project, pledging their holdings as collateral, boom the stock or bonds of the concern, unload them upon the too confiding public at prices far in excess of the cost to the promoters, pay off the loan, and then let the fleeced lambs shiver. This is the general mode of the transactions which Mr. Lawson has aptly christened "frenzied finance." Of course, it follows that if life-insurance money is deposited in large amounts in banks and trust companies financing such unconscionable deals, this money, probably along with moneys received from other sources, is used for such promotion.

Some months ago a worthy and clever gentleman was tendered the cashiership of such a corporation, but he declined the offer, giving as his reason his opinion that the banker's career had, under modern financial methods, undergone so great a change that a cashier is no longer a conservative financier, but a man who is willing to take his chances between success in speculation and a term in the penitentiary.

Any alliance between life insurance and this modern speculative frenzy cannot be too deeply deprecated, nor too strongly reprobated. Every true friend of honest life insurance among insurance journals will demand that this great business, of all businesses, must be kept free from the contagion of cor-

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ruption that has shamed finance, is covering commerce with a blighting mildew, and threatens our whole land with disaster as well as dishonor.

All this is preliminary to treating the case of the Prudential Insurance Company. I want to say here that I do not know the corporation, any of its officers, or anyone interested in the control or management of it, and personally have never had the slightest connection with its officers. I desire to prove through an outsider, someone of unquestioned authority, that the great insurance companies are part of "The System" and are engaged in manipulating the stock-market with the funds their policy-holders put in their hands as a sacred trust. In so far as the Prudential is concerned, rank and unsound as are the transactions I am about to speak of, my investigations have proved to me that this insurance corporation is only as a baby-carriage to a runaway automobile compared with the three great representatives of "The System," the New York Life, the Mutual, and the Equitable. Certain critics have accused me of being unduly emphatic in my strictures on the doings of the corporations of which I am treating. I will confess to a secret amusement at being able, in this instance, to quote the language of one of the most conservative insurance officials in America, Frederick L. Cutting, since many years Insurance Commissioner for the State of Massachusetts.

The Prudential Life Insurance Company has $2,000,000 capital stock. The stock is owned and the company absolutely controlled by a few men. This capital of $2,000,000 represents only $91,000 paid in in cash; the balance has been derived from stock dividends; that is, profits that have been made out of policy-holders. In addition to this enormous amount, there has been paid ten per cent. in cash dividends annually, so that for every thousand dollars paid in, the stockholders hold $22,000 of stock, upon which they receive annually $2,200, or, as Commissioner Cutting puts it, "each year for ten years the stockholders have received in cash dividends more than twice the original investment." I commend to the policy-holders of the Prudential and other insurance corporations, and to other honest men these tremendous figures: every $1,000 invested turned into $22,000, not in a gold or diamond mine, but out of a life insurance company where every dollar comes from the policyholder who is only supposed to pay in enough to insure a promised payment plus honest expense.

The Prudential Company owned the stock of the Fidelity Trust Company, the capital of which was $1,500,000, and the directors came before Commissioner Cutting and informed him that they proposed to double up the stock of the Fidelity Trust Company to $3,000,000; that the new $1,500,000 at a par value of $100 was to be sold for $750 per share; that the new stock was to be bought by the Prudential Company and the Equitable Company; and that with the proceeds of the sale, the Trust Company was to buy a control of the Prudential Company from its directors. The motive of this transaction was as follows: The set of men who absolutely controlled the Prudential, with its sixty millions assets belonging to its policyholders, proposed to control it for all time but without tying up $7,000,000 of their own money in the business. In other words, they desired to eat their pudding and yet have it for continuous re-eating, and had found a way to accomplish this heretofore impossible feat.

By this plan the men who controlled the Prudential Company, and thereby the Trust Company, at the time the plan went into force, would forever continue to manage and control both institutions, although not one of them held a policy or any investment in the insurance company beyond the one share of stock required by law to qualify as director.

If this scheme had been consummated, it would have borne to "frenzied finance" the same relationship that perpetual motion does to mechanics. By it, a few men could gamble forever with the entire assets of the policyholders of this corporation for their own personal benefit. If my readers will imagine the same scheme applied to several other great insurance companies and the men controlling them, "The System's" votaries, they will recognize "The System's" ideal world, with all the people in a condition of ideal servitude. However, this ingenious plan was forestalled because there happened to be in control of the life-insurance affairs of Massachusetts one of those old-fashioned relics of American honesty—a man who thought more of the interests of the people intrusted to his care than of the prospects of innumerable "made dollars" which might have been his had he proved more amenable. It is regrettable he was not able to deprive the con-

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spirators of their power to juggle with the property of the corporation, for only two weeks later they developed and executed an alternative device which practically accomplished the result which the Massachusetts authorities had declared illegal and the courts of New Jersey had enjoined.

There is food for thought here for the policy-holders of American insurance corporations who have intrusted to "The System" and its upholders the billions of their savings, and to which they are adding every year hundreds of millions. To them I recommend the following extracts from the Forty-eighth Annual Report of the Massachusetts Insurance Commissioner, dated January 1, 1903, and the decision of the New Jersey judge who passed on the case. These men are surely not to be accused of exploiting my story and they cannot be shot at. Under the head of "Control of Life Insurance Companies" in the Massachusetts Report will be found the following:

The Insurance Commissioner had the honor of addressing the insurance committee of the General Court relative to the control of life-insurance companies by other corporations or by syndicates. For some years it has seemed to impartial observers who are conversant with life-insurance matters, and have also seen the eager quest by promoters for funds to finance all kinds of enterprises, and the determined struggle to grasp every opportunity for speculation, that there would be no cause for wonder if covetous glances should be turned toward the massive accumulations of life-insurance companies. It is well, therefore, to pause and ask what would be the chances for obtaining control of them, and what might be the result of such control, and in general whether the funds of such companies are imperiled by modern methods.

Insurance corporations on a capital stock basis, on the other hand, give their policy-holders no voice in their management. To obtain control of such a company it is necessary only to control by purchase or otherwise a majority of its capital stock. If a "king of finance" should start out with the determination to secure a majority of the stock of such corporations, the chances are that in some cases at least he would be successful. He might, it is true, be obliged to pay more than the "book value" of the shares; but perhaps *control* of a company's assets would well be worth twice or thrice or even more than what could be figured out as the value of the stock on the books of the company. On no other theory can the figure offered for life-insurance company stock in some cases be accounted for, since these offers are not warranted by the surplus nor by the dividends paid, nor by both combined.

Is there aught to prevent a bold manipulator from entering this inviting field and purchasing a controlling interest in the stock of enough such life-insurance companies to make their combined assets aggregate one hundred million dollars of the more than six hundred millions of assets of stock life insurance companies doing business in Massachusetts? This accomplished, he transfers his rights to a "trust," or an association, or trust company, which is not only a bank of deposit, but is also engaged in brokerage schemes, in financing large enterprises and promoting all kinds of corporate consolidations, and underwriting their stock for a consideration. The central controlling trust company, or whatever it may be, becomes a medium through which the investments of the controlled insurance companies are made; all sales of their securities pay tribute to its treasury; all funds awaiting investment are deposited in its keeping; the most valuable of their securities are turned into cash, and then used by the controlling power for such purpose as it sees fit. All these things are conceivable, and their accomplishment would be a no greater task, seemingly, than some of the gigantic "operations in finance" of the last few years.

Judged by what has happened in other fields, this trust would not only control these vast assets, if the plan should be executed, but would control them without individual liability on the part of its managers.

What Such Control Would Mean

An insurance company so controlled, once in possession of such a corporation, could never escape from its embrace. That majority of stock would be present at every meeting; it would control changes in by-laws; it would elect officers; it would dictate methods. Should it seem best to the trust to run one of the controlled insurance companies into the breakers in order to make money from the wreckage, there is no power vested in the policy-holder or minority stockholder that could prevent it. Let the confidence of the insured be undermined, and there would be a multitude of withdrawals or lapses, each of which would enrich the trust, as the lapsing members would abandon contingent dividends and values not matured. As a bankrupt life-insurance company might become solvent by the refusal of the insured to continue to pay premiums, so a rich one might become richer and the better worth wrecking by the adoption of a policy of management which would drive away the policy-holders.

The Prudential Merger Case

Is there really any danger, it may be asked, that any trust or syndicate will attempt to control the stock and assets of life insurance in this way, or is this simply the presentation of possibilities? As an answer to that question here follows a plain, unvarnished story of what has been attempted and what has taken place within the past year between one of the life-insurance companies doing business in Massachusetts and a trust company with which it has close relations.

In October, 1902, the Insurance Commissioner received from the president of the Prudential Insurance Company of America a letter, transmitting a copy of a circular letter addressed "To the field and home office staff" of the company. That circular letter disclosed a plan of mutual control between the insurance company and the Fidelity Trust Company, a corporation organized under the laws of New Jersey. It stated that:

"The capital of the Fidelity Trust Company is

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about to be increased from $1,500,000 to $3,000,000, the new stock being sold at $750 per share. This will result in giving the Fidelity Trust Company a capital of $3,000,000, a surplus of $13,000,000, and a considerable amount of undivided profits, making this company, from the standpoint of capital and surplus, as large if not larger than any similar institution in the country. Sufficient of this stock will be taken by the Prudential Insurance Company to give it, together with its present very large holdings of Fidelity stock, absolute control of that company. A very large portion of the balance of said stock is to be taken by the Equitable Life Assurance Society of New York, which will give to that company a very substantial interest in the Fidelity Company, and therefore justify it in materially increasing its business with the Fidelity. The bulk of the new money thus to be received by the Fidelity Trust Company is to be used by it in the acquisition of a controlling interest in the entire capital stock of the Prudential Insurance Company. . . . A contract has been entered into between the Fidelity Trust Company and a large majority of stockholders in interest of the Prudential, in which the latter have contracted to sell their holdings of Prudential stock, or as much as may be necessary, to the Fidelity Trust Company on or before May 1, next, at $600 for every $100 of par value. . . . While by this arrangement the Prudential Company will control the Fidelity, and, on the other hand, the Fidelity will own a majority of the capital stock of the Prudential, the annual meetings of the two companies will be so arranged and other arrangements be so made that the Prudential will forever be the dominant factor, as of course it should be. The officers of the Prudential are united in their belief that this move is of the greatest possible interest to its stockholders, as well as to all of its policy-holders and its great army of employees. The consummation of this arrangement insures the continuance of the present management of the Prudential, both in its home office and in the field. The advantages of the plans of the trust company are too obvious to need comment. It is expected to consummate this entire transaction between the two companies on or about Feb. 1, 1903."

The Attitude of the Department

The Insurance Commissioner at once, upon receipt of this circular, invited further explanation of the company's plans for mutual control, and received a prompt and courteous reply, and a request for an interview at the office of the commissioner. It was deemed best to acquaint the company with the feeling of the department before the interview was held, and the following letter was sent to the company:

Boston, Oct. 31, 1902.

Hon. John F. Dryden, *President Prudential Insurance Company of America, Newark, N. J.*

Dear Sir:—Inasmuch as you express a desire for an interview I deem it best to acquaint you in advance with my views of your plan, and to present what seem to me some insuperable objections to it.

1. Under the present plan of the Prudential, which is the usual plan with corporations, the person or persons who would absolutely control the company must own over $1,000,000 par value of the stock—over $7,000,000 market value. It requires a high degree of financial responsibility to keep the control in so narrow a limit that there will be no danger of a successful combination to change the managers. Under the proposed plan, the power to vote on the Prudential stock owned by the Fidelity would make the present managers of the Prudential and their successors secure in their places, no matter how small their individual investments or how advisable from a public or policy-holder's or a minority stockholder's point of view a change might be. Let the Fidelity once elect directors favorable to the present Prudential managers, then, no matter to what degree they mismanage the property, or how much they figure within the law to feather their own nests, there would be no dislodging them.

Assume for the moment that the present managers of the Prudential are elected directors by the directors of the Fidelity. The Prudential directors, who would vote the Prudential stock, could elect themselves as directors of the Fidelity, or some Board in their interest. This Fidelity Board so elected need hold as individuals only the merest trifle of stock in either corporation, and yet they control a majority of it just as absolutely as though they owned it. You and other directors dispose of $6,000,000 worth of Prudential stock, yet would as absolutely control the Prudential as before you sold a dollar of it.

To sum it up in a word, the plan would give control to a set of men, and keep the control in their hands, without their holding any considerable stock individually; whereas, under the present *régime*, an investment of at least $7,000,000 would be necessary to maintain control.

Here is a close corporation with a vengeance—a chance to manipulate the property of others without the restraint to the managers of endangering their own. The minority stockholders would have absolutely no chance of winning individual stockholders to their side to make a majority, no matter how convincing their arguments, no matter how bad the mismanagement or corruption or how unworthy the managers, so long as they steered clear of indictable offences—and even then they could not be ousted unless the power of the State intervened.

Such concentration of authority, so far removed from the reach of the individual stockholders, is contrary to public policy. It destroys the only protection of the minority—the chance of making converts to their cause, and thus becoming the majority. The scheme provides absolutism untrammelled. Nothing better could be devised to keep in control incompetents or corruptionists, were they once inside. A safe scheme, doubtless, with good men at the helm, but a perfect paradise for unworthy men, were they once in possession, and therefore a prize worth years of intrigue and a million of money to secure.

2. It is a well-settled policy in this department not to allow a company's own stock owned by itself as an asset even at par value, although its market value may be many times as great. The reason for this I need not here discuss. So potent is it, however, that some States prohibit by statute the admission of such an asset, and go further by rejecting the stock of companies doing a similar business. Thus the Massachusetts position in this respect has ample indorsement, both in theory and practice. Does your proposed plan in effect annul this wholesome prohibition in any appreciable degree? If it does, it must necessarily be considered with disfavor. Let us see.

The Fidelity is to issue $1,500,000 of new stock, making its capital $3,000,000. The Prudential is to purchase with its present funds enough Fidelity stock to give it (the Prudential) a majority with its

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present holdings, which, according to its last report, is 2,500 shares. At $750 a share it would make the Prudential investment in Fidelity stock at least $11,250,750. What in the way of assets has the Fidelity to make secure such an amount of trust funds belonging to the Prudential policy-holders? The net assets of the Fidelity which could be taken into consideration are its capital and surplus only. The aggregate value of the surplus would shrink in proportion as the value of Prudential stock declined. If the value of the Prudential stock reached the vanishing point, the Fidelity surplus would shrink accordingly. Offsetting these net assets by the value of the Prudential stock held by the Fidelity, which would be at present rates $7,500,750 (10,001 shares at $750), the Fidelity surplus and capital would shrink at least half; with the result that the Prudential would have, in place of its $11,250,750 of good assets used to pay for Fidelity shares, a block of that stock worth perhaps half of what it cost the Prudential, so that it would figure in the Prudential assets for say $5,500,000, in place of the over $11,000,000 in good money paid for it.

I am unable to give my approval, as Insurance Commissioner of Massachusetts, to this plan for the exchange of stock by these two companies.

Respectfully yours,
FRED'K L. CUTTING,
Insurance Commissioner.

THE CASE IN THE NEW JERSEY COURT

The most effective opposition to the project came from minority stockholders. This was in the form of a petition to the courts of New Jersey for an injunction to restrain the Prudential and the trust company directors from carrying out the proceedings for mutual control, as set forth in the letter already alluded to.

The case was brought before Vice-Chancellor Eugene Stevenson, who issued a preliminary injunction to restrain the directors from consummating the plan, and subsequently made that injunction permanent. The affidavits in the case, the court held, proved beyond doubt that the directors of the Prudential Company had not resolved to expend these eight or ten million dollars as an *investment*,—that they had not adjudicated that this proposed acquisition of stock, considered by itself, independently of ulterior advantages to the Prudential Company, is a proper *investment* of the capital, surplus, or funds of the Prudential. On this point the court adds: "I think that the affidavits show that the Prudential directors are plainly proposing to make this large expenditure of the funds of the Prudential Company not for the purpose of making an investment, but for the purpose, in the guise of an investment, of securing the carrying out of a certain scheme of corporate control which they deem advantageous to their company.

"The question is, whether these directors, in the discharge of their duties as trustees for all the stockholders of the Prudential, and in the honest pursuit of the objects of the corporation, can deliberately use their power, the power of the corporation and the funds of the corporation for the creation and perpetual maintenance of this scheme of corporate control,"—a scheme so novel that counsel failed to present to the court a single reported case that such a scheme was ever before attempted.

While it may be conceded that stockholders may plan schemes for lodging the governing power of the corporation "beyond the reach of reckless speculators," who are liable to rush in with immense sums of money and obtain control, these directors have no right to use their fiduciary power—to use eight or ten millions of trust money placed in their hands for investment—for the purpose of exploiting any such scheme. Moreover, said the court, not only would the act be *ultra vires*, but a direct intentional injury to the dissenting stockholders. A minority stockholder takes great risks. His one unfailing assurance lies in the fact that every other stockholder, presumably, has a money interest in the corporation which his self-interest will lead him to protect. When, however, "the government of the corporation, the absolute control of its policy, the conduct of its business and the expenditure of its moneys are not only disassociated from the beneficial ownership of a large majority of the stock, but even lodged permanently in a self-perpetuating syndicate, whose members may own only one share of stock each, and whose power, therefore, does not come from the property which they control, the minority stockholder's one safeguard seems to have disappeared."

The evidence produced on this motion bearing upon the sharp question whether the establishment of this novel and ingenious scheme for the control of a great insurance company with $60,000,000 of assets—a scheme which has not been intentionally created by the insurance statutes of the State—would be wise, safe, and advantageous to the Prudential Insurance Company, is extremely meagre. This evidence, in my opinion, not only fails to justify a judgment of this court in approval of the scheme, but raises the gravest apprehensions that the scheme, if carried out, would be a continuous menace to the policy-holders and the stockholders of the Prudential Company which would grow more and more portentous as the years go by. This scheme might even destroy this great insurance company. . . .

My conclusion upon the whole case presented upon this motion is that the Prudential Company and its directors should be enjoined from subscribing for the new issue of Fidelity stock with intent or with the effect to carry out the scheme of lodging perpetual control of the two companies in the directors of either or both of the companies. . . .

THE COMPANY HAS ITS WAY

It would be a natural inquiry to ask why further legislation is necessary, if the courts enjoin such merger proceedings. A statement of subsequent facts will perhaps show. This preliminary injunction was issued December 8, 1902. Two weeks later the president of the Prudential addressed a letter "To the Prudential staff," stating that the plan for the mutual control of the two corporations, although "the fairness, justice, and wisdom of the proposition seemed obvious," had been abandoned, but he added: "It gives us great pleasure to add that the ownership of the stock of the Prudential has been so concentrated that the company is now surrounded by every needed protection in that respect for the present and the future."

This concentration was effected by the sale of enough Prudential stock to the Fidelity, whose capital was increased for the purpose of purchasing it, so that the Fidelity lacks but eight shares to control absolutely the Prudential. Inasmuch as the Pru-

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dential directors control, as seems on good authority to be the case, the Fidelity, the practical result is that the Prudential directors, although they have put several millions of dollars in their own pockets from the sale of their stock to the Fidelity, and to that extent have lessened that beneficial interest in the Prudential which the court said is the safeguard of the minority stockholders, have absolute and permanent control of the Prudential through the Fidelity. The Prudential directors control the Fidelity, and the Fidelity holdings, with eight shares more, control the Prudential. Practically the ring is about as hard to break into as the plan enjoined. Those who control the Fidelity can always "dominate" the insurance company. Minority stockholders and policy-holders alike are practically in the hands of the trust company for all time, and the insurance company's assets can be managed as the majority of the trust company's directors dictate.

It becomes the duty of some one to throw back the curtain and give at least a passing view of what is possible by the control of a life-insurance company by a trust company, and most emphatically by a syndicate or trust controlling several or many companies, and, moreover, how great are the opportunities of the managers of any life-insurance company to serve their own pockets by the manipulation of the vast funds in their control. Whether these things can or ought to be remedied by legislation is for the State to say; but there can be no doubt of the propriety of examining and analyzing them, taking their measure and extent to see how they compare with the former, and let us hope not yet obsolete, Massachusetts idea that the management of a life-insurance company, like that of a savings bank, is a business too closely allied with the welfare of the people to allow its funds to become the prey of avarice, the pawns in speculation, or be put in jeopardy in any way that human foresight can prevent. . . .

The money value of intimate relations between a majority of the directors of a life-insurance company and a trust company may be easily comprehended. These relations are at the beginning based on the needs of the insurance company, which needs it is hard to define and limit, and accordingly hard to say just where the provision for them becomes more of an advantage to the trust company than to the insurance company. Standards will differ, and change, too. But here, let us say, is a great insurance company with over $50,000,000 of assets which it has collected from its policy-holders, and which are needed for carrying out their contracts, and which safety requires shall be held in sound investments. Such an insurance company has to have a large and active bank account. It must deposit checks and all forms of paper promises or orders for collection, and for the payment of expenses and claims must have a large sum of ready money. This is the absolute need; but the directors are not bound by any legal requirements to limit their deposits to just what will reasonably suffice as a margin to pay current claims and expenses, nor are they required to patronize any particular banks. They conclude, let us say, that "it will be safer" to take some banking institution for such depository which they "know about," and of which, perchance, some of them are directors, or in which, at all events, they are stockholders. If no such trust company is at hand, it is very easy to start one, and easy for the directors of the insurance company to be in "on the ground floor." The insurance company then begins to bestow its patronage. The trust company, which is thus supplied with funds, begins to feel the effects of this attention; by the use of its big deposits large dividends are earned. A "boom" begins, and the director who "had the sagacity" to invest in the stock of the trust company when it was around about par, sees his holdings advance by rapid strides until he is offered perhaps ten times as much for his stock as its par value. He has seen this stock advance in value in proportion to the amount of funds of the insurance company which the trust company had at its command. It has been worth much to him "to be on the inside," and will be worth much in the future for him to be on the inside if any new trust company is to be a depository; the bigger the deposit, the more it will be worth to him.

Now, is there anything in all this that merits disapproval, or suggests even the notion of impropriety? In the first place it must be said that the situation constantly presents the temptation to directors, who also have stock in the trust company, to give the latter all the advantages they possibly can in the way of deposits and loans. The interests of their pockets are in perpetual conflict with their duties as fiduciary agents of the policy-holders and stockholders of the insurance company, a most unfortunate state of affairs, from which, sooner or later, in some cases, the insurance company is coming out second best. In the next place, if these insurance-company funds are to be taken to finance large operations at a big profit, it means that there is a corresponding risk; and some time it will happen that the enterprise undertaken will not be financed, and the speculation will turn out badly, and there will be too many "undigested securities" on the market, and the result will be a loss of insurance-company assets, and possible bankruptcy. If this may all happen in the case of an insurance company controlled by a trust company of standing, what might not happen in case a trust company or syndicate without character should obtain control of several insurance companies for the purpose of exploitation?

All thinking people, after reading these extracts from Insurance Commissioner Cutting's report, will ask: "Why have we never heard of this before?" I can only answer that he found it impossible to get any part of the warning contained in it before the people. It should be remembered that the insurance companies annually spend millions of dollars with the daily, weekly, and monthly press—and it is unnecessary for me to say more. My own advertisement calling attention to the life-insurance chapters in the last issue of this magazine was refused by some of the leading dailies of New York, Boston, Cleveland, and Pittsburg. When I called on the managing editor of one of Pittsburg's leading dailies for an explanation of the publication's declination, he said: "Don't mention me or you'll get me into trouble. Our copy for the advertisement was a day late and the insurance combine had

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time to get in its work. The local managers sent a representative to all the papers warning them not to run your stuff, under penalty of losing the big full-page annual from each of the three big companies, as well as the numerous fliers through the year." One hears of the sagacious ostrich who, when pursued by an enemy, hides its head in the sand. The ostrich is wise in comparison with the "System's" votaries in the year 1904.

In the November issue, which was on sale October 20th, I said that the "System's" votaries contemplate putting a vast amount of money into certain doubtful States to defeat the will of the people, and I advised every honest American to vote for Roosevelt, not because he was the candidate of the Republican Party, not because he was not a Democrat, but because the nomination of his opponent had been forced upon the Democratic Party by the "System's" votaries through trickery, and because he was being handled by the agents of "Standard Oil." I stated further that I deeply regretted that my sense of duty to my country compelled me to speak. I have reason to know that this statement did much to cause John D. Rockefeller to hastily call a meeting of the Standard Oil Company immediately following the appearance of the magazine and the widespread reproduction of my article and comments upon it in the daily press in every part of the country, at which meeting he warned his associates that the people were aroused to a dangerous pitch and that any deviltry in contemplation must be abandoned. My charges, in addition, influenced the Democratic managers to change their plan of campaign, and Judge Parker was ordered to break his silence and bitterly attack President Roosevelt. This attack caused a deep and wide-spread revulsion of feeling amongst all classes of Americans. I believe these connected events were an important factor in influencing the overwhelming avalanche of votes which elected President Roosevelt and buried Judge Parker, as no defeated candidate for the Presidency of the United States had ever before been buried. I have been asked by a certain class of people: "Why didn't the things you told were in contemplation take place?" Of course, to almost all my readers, people of intelligence, such a question will appear too silly to call for an answer, but to those who have asked I answer: I said to the intelligent American people, There is a gang of desperate burglars prowling around your house awaiting the right hour to enter. The American people burned bright lights all that night and sat at their windows with loaded guns, and the burglars—well, I never, in any of the things I have said of them, accused them of being fools.

Mayor Matthews NOT Bribed

I entered into the motives that actuated the telling of "Frenzied Finance" in the "Foreword," and I stated that I had never staked my personal independence nor mortgaged my heart, mind nor honor in the business association I had with "Standard Oil," and that I conceived myself not only absolutely free but in duty bound, under the conditions existing, to state exactly what occurred in the various transactions that led up to the crime of Amalgamated. This I reiterate. As I say, I anticipate hostile criticism, but this department is expressly for the purpose of correcting any possibility of misconstruction en route.

As an illustration: In Chapter XV, in the November issue, I told you how I had induced Mayor Matthews of Boston, by giving him the presidency of the Boston Gas Companies at a yearly salary of $25,000, to come with our crowd in the gas fight. Certain of my critics have seized upon this to say, "He bribes the Mayor and is no better than other bribers."

The facts are, as will be seen by running over the chapter again, that the only thing that the Mayor of Boston could do in the gas war—take sides with Rogers, grant a permit to the Brookline Company to open the streets and come in competition with our companies, thus compelling in the interests of the people a reduction in the selling price of gas from $1.25 to $1.00—the Mayor had already done. There was absolutely nothing more in his power and the only object we had in securing his services was to put him between our companies and Rogers in the belief that Rogers, owing to his former relations, would not dare fire through him.

I never directly or indirectly bribed Mayor Matthews, but, on the contrary, only induced him to do what he had a moral right to do and I a moral right to ask him to do.

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